

# EXHIBIT A

RECEIPT NUMBER 892515 75.00  
TRACKING NUMBER 73769843 CTM

CAUSE NUMBER 202043267

PLAINTIFF: WORLEY, DONALD S  
vs.  
DEFENDANT: CMRE FINANCIAL SERVICES INC

In The 125th  
Judicial District Court of  
Harris County, Texas

CITATION CORPORATE

THE STATE OF TEXAS  
County of Harris

TO: CMRE FINANCIAL SERVICES INC (FOREIGN CORPORATION) MAY BE SERVED  
THROUGH ITS REGISTERED AGENT COGENCY GLOBAL INC  
1601 ELM ST SUITE 4360 DALLAS TX 75201

Attached is a copy of PLAINTIFF'S ORIGINAL PETITION REQUEST FOR DISCLOSURE AND JURY DEMAND.

This instrument was filed on the 21st day of July, 2020, in the  
above cited cause number and court. The instrument attached describes the claim against you.

YOU HAVE BEEN SUED; you may employ an attorney. If you or your attorney do not file a written answer with the  
District Clerk who issued this citation by 10:00 a.m on the Monday next following the expiration of 20 days after you were  
served this citation and petition, a default judgment may be taken against you.

TO OFFICER SERVING:

This Citation was issued under my hand and seal of said Court, at Houston, Texas, this 23rd day of  
July, 2020.

Issued at request of:  
EDDINGTON, MICHELLE RENE  
1770 SAINT JAMES PLACE, STE  
100  
HOUSTON, TX 77056  
TEL: (713) 523-5500  
Bar Number: 24041034



*Marilyn Burgess*  
MARILYN BURGESS, District Clerk  
Harris County, Texas  
201 Caroline, Houston, Texas 77002  
P.O.Box 4651, Houston, Texas 77210

Generated by: BURTON, DANCHELLE IT6//11539878

OFFICER/AUTHORIZED PERSON RETURN

I received this citation on the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, at \_\_\_\_\_ o'clock \_\_\_\_M., endorsed  
the date of delivery thereon, and executed it at \_\_\_\_\_, \_\_\_\_\_  
(STREET ADDRESS) (CITY)  
in \_\_\_\_\_ County, Texas on the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, at \_\_\_\_\_ o'clock \_\_\_\_M.,  
by delivering to \_\_\_\_\_, by delivering to its  
(THE DEFENDANT CORPORATION NAMED IN CITATION)  
\_\_\_\_\_, in person, whose name is \_\_\_\_\_,  
(REGISTERED AGENT, PRESIDENT, or VICE-PRESIDENT)  
a true copy of this citation, with a copy of the \_\_\_\_\_ Petition attached,  
(DESCRIPTION OF PETITION, E.G., "PLAINTIFFS ORIGINAL")  
and with accompanying copies of \_\_\_\_\_  
(ADDITIONAL DOCUMENTS, IF ANY, DELIVERED WITH THE PETITION)

I certify that the facts stated in this return are true by my signature below on the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

FEE: \$\_\_\_\_\_

By: \_\_\_\_\_  
(SIGNATURE OF OFFICER)

Printed Name: \_\_\_\_\_

Affiant Other Than Officer \_\_\_\_\_

As Deputy for: \_\_\_\_\_  
(PRINTED NAME & TITLE OF SHERIFF OR CONSTABLE)

On this day, \_\_\_\_\_, known to me to be the person whose signature  
appears on the foregoing return, personally appeared. After being by me duly sworn, he/she stated that this citation was  
executed by him/her in the exact manner recited on the return.

SWORN TO AND SUBSCRIBED BEFORE ME, on this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_

Notary Public

**Cause No.** \_\_\_\_\_

~~~~~

**HARRIS COUNTY, TEXAS**

attorney's fees pursuant to 15 U.S.C. § 1692 *et seq.*, the Fair Debt Collection Practices Act ("FDCPA"), 15 U.S.C. § 1681 *et seq.*, the Fair Credit Reporting Act ("FCRA") and for injunctive relief, damages, and attorney's fees and costs pursuant to Tex. Fin. Code Ann. § 292 *et seq.* of the Texas Debt Collection Act ("TDCA").

### **JURISDICTION AND VENUE**

3. The Court has jurisdiction over the controversy because the amount in controversy exceeds the Court's minimum jurisdictional limit.

4. The Court has jurisdiction over Defendants, CMRE Financial Services, Inc., and Experian Information Solutions, Inc. d/b/a Experian, because they have voluntarily subjected themselves to the jurisdiction of the State of Texas through registration with the Secretary of State.

5. The Court has jurisdiction over Defendant, Kirby Emergency Physicians, PLLC because it is a resident of Texas.

6. Venue is proper under TEX. CIV. PRAC. & REM. CODE § 15.002 (a)(1) because all or a substantial part of the acts or omissions giving rise to this lawsuit occurred in Harris County.

### **PARTIES**

#### **Plaintiff:**

7. At all times relevant hereto, Plaintiff is a natural person residing at 10711 Cedar Creek Dr., Houston, Texas 77042.

8. Plaintiff was allegedly obligated to pay a debt to Defendant, Kirby Emergency Physicians, PLLC.

9. Plaintiff is a "Consumer" meaning any natural person obligated or allegedly obligated to pay any debt.

10. Plaintiff is a “Consumer” as defined by Tex. Fin. Code Ann. § 392.001(1).

**Defendant CMRE:**

11. At all times relevant hereto, Defendant CMRE Financial Services, Inc. (“CMRE”) is a foreign corporation organized under the laws of the state of California. Process may be served on Defendant CMRE through its registered agent for service, Cogency Global, Inc., Registered Agent of CMRE Financial Services, Inc., 1601 Elm St., Ste 4360, Dallas, Texas 75201.

12. Defendant CMRE is a collection agency headquartered in Brea, California.

13. Defendant CMRE regularly collects debts from consumers in the State of Texas.

14. Defendant CMRE engages in interstate commerce by regularly using telephone and mail in a business whose principal purpose is the collection of debts.

15. Defendant CMRE is a “debt collector” meaning any person who uses any instrumentality of interstate commerce or the mails in any business the principal purpose of which is the collection of any debts, or who regularly collects or attempts to collect, directly or indirectly, debts owed to due to another.

16. At all times material hereto, Defendant CMRE was acting as a debt collector in respect to the collection of Plaintiff’s alleged debts.

**Defendant Experian**

17. At all times relevant hereto, Defendant Experian Information Systems, Inc. d/b/a Experian (“Experian”) is an Ohio corporation transacting business throughout the state of Texas. Process may be served on Defendant Experian through its registered agent for service of process at the following address: CT Corporation System, Registered Agent of Experian Information Solutions, Inc., 1999 Bryant St., Ste 900, Dallas, Texas 75201-3136.

18. Defendant Experian is a “consumer reporting agency that compiles and maintains files on consumers on a nationwide basis” as defined by the FCRA, 15 U.S.C. § 1681a(o).

19. Defendant Experian is regularly engaged in the business of assembling, evaluating and dispensing information concerning consumers for the purpose of furnishing “consumer reports” as that term is defined at 15 U.S.C. § 1681a(d), to third parties.

**Defendant Kirby:**

20. At all times relevant hereto Kirby Emergency Physicians, PLLC (“Kirby”), is a domestic professional limited liability company. Process may be served on Defendant Kirby through its registered agent for service, Cogency Global, Inc., Registered Agent of Kirby Emergency Physicians, PLLC, 1601 Elm St., Ste 4360, Dallas, Texas 75201.

21. Defendant Kirby is the “Original Creditor”.

22. Defendant Kirby is a “debt collector” as defined by Tex. Fin. Code Ann. § 392.001(6).

23. Defendant Kirby engaged in “debt collection” as defined by Tex. Fin. Code Ann. § 392.001(5).

24. Unless otherwise indicated, the use of Defendants’ names in this Complaint includes all their agents, employees, officers, members, directors, heirs, successors, assigns, principals, trustees, sureties, subrogees, representatives, and insurers of the named Defendants.

**INTRODUCTION**

25. The FCRA imposes duties on credit reporting agencies (“CRAs”) and furnishes of information to those CRAs to report consumer information with “maximum possible accuracy.” One of the purposes of imposing this duty is to ensure public confidence and the stability of the banking system. 15 U.S.C. § 1681(a)(1). In addition, finance companies and

employers rely on information provided by CRAs. Another purpose at the heart of the FCRA is to preserve the good names of consumers.

26. In applying for adequate housing, employment, and transportation, consumers are at the mercy of information contained in computer databases, under the control of CRAs. When inaccurate information is contained in those databases and consequently reported to numerous creditors and employers, the name of the consumer is systematically, institutionally, and uncontrollably ruined, as occurred here.

27. The inaccurate information takes on a life of its own and requires lengthy and exhaustive efforts on the part of consumers to correct, after which time the consumer is not just financially damaged, but also emotionally, physically, and socially damaged as well.

28. As alleged in this Complaint, Defendant CMRE furnished information to Defendant Experian and the other CRAs—Equifax and Transunion, that Plaintiff owed a debt related to a consumer account. Defendant Kirby was the original creditor of the debt, which was placed with Defendant CMRE for collections and also reported it as past due and in collections to all three CRAs. The account information regarding Plaintiff was false.

29. As was his right under the FCRA, Plaintiff disputed the debt with all three CRAs and requested that Defendant CMRE validate the debt or that it be removed from Plaintiff's credit report. Despite Plaintiff's repeated attempts to have the Defendants CMRE and Kirby remove the false information, Defendants repeatedly failed to remove the negative mark, as did Defendant Experian. The debt was in fact invalid.

30. In fact, Defendant Kirby admitted that the debt was not valid and had resulted "through clerical errors with our system" during in person communications between Defendant Kirby and Plaintiff in 2019.

31. Despite Defendant Kirby admitting the debt was an error caused by its own system, Defendant CMRE continued to report the invalid debt as past due on Plaintiff's credit report for months.

32.. During that time, the negative report affected Plaintiff's ability to obtain adequate housing, employment, and transportation. Specifically, as a result of the invalid reporting to Defendant Experian (and the other CRAs – Equifax, and TransUnion), Plaintiff's credit score was dramatically reduced, and he was denied credit and the opportunity to finance an automobile. Plaintiff felt helpless, frustrated, and humiliated.

33. This action seeks declaratory, compensatory, statutory, and punitive damages, and costs and reasonable attorneys' fees for Plaintiff against Defendants for their negligent, willful, and knowing violations of the FCRA, FDCPA, and the TDCA.

### **THE ALLEGED CONSUMER DEBT**

34. The debt at issue (the "Consumer Debt") is the amount that Plaintiff allegedly owes to the Original Creditor.

35. The Consumer Debt is an obligation or alleged obligation of a Consumer to pay money arising out of a transaction in which the money, property, or services which are the subject of the transaction are primarily for personal, family, or household purposes.

36. Plaintiff allegedly owed a debt (the "Consumer Debt") as defined by Tex. Fin. Code Ann § 392.001(2).

### **FACTUAL ALLEGATIONS**

#### **Violation – Credit Report**

37. On or about July 15, 2019, Defendant CMRE reported an account on Plaintiff's Credit Report to collect a collection account in the amount of \$1996.00. *See* Exhibit A (page 37 of 40).

38. The consumer Debt arose from a medical bill.

39. Plaintiff does not owe a total amount of \$1996.00.

40. Plaintiff disputed the account.

41. On or about June 20, 2019 Defendant CMRE contacted Plaintiff in an attempt to

collect the Consumer Debt with alleged outstanding balance of \$1176.33 for a total resolution amount of \$788.17, even though Plaintiff told them the information was incorrect and he did not owe debt. *See* Exhibit B.

42. On or about July 15, 2019 Defendant CMRE reported on Plaintiff's Credit Report that the "[a]ccount was legally paid in full for less than the full balance." *See* Exhibit A (page 37 of 40).

43. Defendant CMRE received the Plaintiff's disputes.

44. Defendant CMRE has falsely represented the character and amount of the Consumer Debt because Plaintiff does not owe the debt.

45. Plaintiff has suffered an informational injury from Defendant CMRE's actions and Defendant CMRE has furnished false and derogatory information to the consumer credit reporting agencies.

**COUNT I**  
**VIOLATIONS OF THE FAIR DEBT COLLECTION PRACTICES ACT 15 U.S.C.**  
**§§1692e & 1692f *et seq.* AGAINST DEFENDANT CMRE**

46. Plaintiff re-alleges and incorporates by reference all paragraphs above in this Complaint as though fully set out herein.

47. Defendant CMRE's debt collection efforts against Plaintiff violated various provisions of the FDCPA.

48. Section 1692e prohibits debt collectors from using any false, deceptive, or misleading representation or means in connection with the collection of any debt, including:

- (1) The false representation of – the character, amount, or legal status of any debt, 15 U.S.C. § 1692e(2);
- (2) Communicating or threatening to communicate to any person credit information

which is known to be false, including the failure to communicate that a disputed debt is disputed, 15 U.S.C. § 1692e(8); and

- (3) the use of any false representation or deceptive means to collect or attempt to collect any debt or to obtain information concerning a consumer, 15 U.S.C. § 1692e(10).

49. Section 1692f prohibits a debt collector from using unfair or unconscionable means to collect or attempt to collect any debt, including:

- (1) The collection of any amount (including any interest, fee, charge, or expense incidental to the principal obligation) unless such amount is expressly authorized by the agreement creating the debt or permitted by law. 15 U.S.C. § 1692f(1).

50. Defendant CMRE violated the FDCPA when it attempted to collect and report the falsely owed debt.

51. For these reasons, Defendant CMRE is liable to Plaintiff for statutory damages, costs, and attorney's fees.

**COUNT II**  
**VIOLATION OF THE FAIR CREDIT REPORTING ACT**  
**15 U.S.C. § 1681s-2 AGAINST DEFENDANTS CMRE & KIRBY**

52. Plaintiff re-alleges and incorporates by reference all paragraphs above in this Complaint as though fully set out herein.

53. 15 U.S.C. § 1681s-2 of the FCRA describes the duties of furnishers to provide accurate information to CRAs.

54. Plaintiff is a "consumer" under 15 U.S.C. § 1681a(b)-(c) because Plaintiff is an individual.

55. As contemplated by 15 U.S.C. § 1681a(b)-(c), Defendant CMRE is a person.

56. Defendants CMRE violated 15 U.S.C. § 1681s-2(a)(1)(A) prohibition against reporting information with actual knowledge of errors because it knew or had reasonable cause to

believe that the information was inaccurate. Specifically, the numerous notifications by Plaintiff imparted knowledge and/or reasonable cause to believe that the information was inaccurate.

57. Defendant CMRE violated 15 U.S.C. § 1681s-2 (a)(1)(B) prohibition against reporting information after notice and confirmation of errors. In numerous instances, Plaintiff contacted Defendant Kirby and Defendant CMRE to dispute information furnished by Defendant CMRE to the CRAs, and to notify Defendant CMRE that the information was inaccurate.

58. Despite having proof from the consumer to the contrary, Defendant CMRE continued to furnish information to the CRAs relating to Plaintiff when Defendant CMRE was notified by Plaintiff that the information reported was inaccurate and the alleged debt was invalid.

59. Defendant violated 15 U.S.C. § 1681s-2(a)(2) because it determined that the debt was inaccurate and failed to promptly notify the consumer reporting agency of that determination and provide to the agency any corrections to that information, or any additional information, that is necessary to make the information provided by the person to agency complete and accurate, and thereafter furnished to the agency any of the information that remained incomplete and inaccurate.

60. Defendant CMRE violated 15 U.S.C. § 1681s-2(a)(3) in knowing that the debt was disputed by Plaintiff and in failing to provide to a CRA that the debt was disputed.

61. Defendant CMRE violated 15 U.S.C. § 1681s-2(a)(8)(e) because after receiving notice of numerous disputes and debt validation requests from Plaintiff, Defendant failed to conduct an investigation with respect to the disputed information, review all relevant information provided by the consumer with the notice, complete an investigation within a 30-day period, and promptly notifying the CRAs.

62. Defendant CMRE also violated 15 U.S.C. § 1681s-2(b) in that after receiving

notice of a dispute of the debt, Defendant CMRE failed to conduct an investigation, review all relevant information, report the results to the CRAs, and promptly modify, delete, and/or permanently block the reporting of the false debt with the CRAs.

63. Defendant CMRE also violated 15 U.S.C. § 1681s-2(7) in failing to inform Plaintiff about negative information in the process of or already placed on a consumer's credit report within one month.

64. Defendant CMRE's violations were not just negligent, but willful.

65. Pursuant to 15 U.S.C. 1681, Plaintiff is entitled to actual or statutory damages, attorney's fees, and court costs, as well as punitive damages for willful violations.

**COUNT III**  
**VIOLATIONS OF THE FAIR CREDIT REPORTING ACT**  
**15 U.S.C. § 1681 *et seq.* AGAINST DEFENDANT EXPERIAN**

66. Plaintiff re-alleges and incorporates by reference all paragraphs above in this Complaint as though fully set out herein.

67. 15 U.S.C. 1681 regulates CRAs and information contained in credit reports.

68. Defendant Experian is a "consumer reporting agency" under 15 U.S.C. § 1681a(f) because Defendant regularly engages in whole or in part in the practice of assembling or evaluating consumer credit information or other information on consumers for the purpose of furnishing consumer reports to third parties, and which uses any means or facility of interstate commerce for the purpose of preparing or furnishing consumer reports.

69. Defendant Experian violated 15 U.S.C. § 1681c(f) in that it received notifications pursuant to section 1681s-2(a)(3) from Plaintiff that information regarding Plaintiff is disputed and failed to include the disputed information in the Plaintiff's credit report.

70. Defendant Experian violated 15 U.S.C. § 1681e(a) in failing to maintain reasonable procedures to avoid violations of 15 U.S.C. § 1681c.

71. Defendant Experian violated 15 U.S.C. § 1681e(b) in failing to follow reasonable procedures to assure maximum possible accuracy of the information concerning Plaintiff.

72. Defendant Experian violated 15 U.S.C. § 1681i(a)(1) in that after receiving notice of a dispute of the debt from Plaintiff, Defendant failed to conduct a reasonable investigation to determine whether the debt was inaccurate and delete the debt after it was not verified by Defendant CMRE.

73. Defendants Experian violated 15 U.S.C. § 1681i(a)(2) in failing to provide prompt notice of dispute to Defendant CMRE when Plaintiff disputed the debt.

74. Defendant Experian violated 15 U.S.C. § 1681i(a)(4) in conducting its reinvestigation of the debt in and failing to review and consider all relevant information submitted by Plaintiff, including information submitted from the original creditor, Defendant Kirby.

75. Defendants Experian violated 15 U.S.C. § 1681i(a)(5) in failing to modify and/or delete the debt after it was proven inaccurate and unverifiable, reinserted the debt without certifying the accuracy of the debt, providing notice to Plaintiff, and providing additional information.

76. Defendants Experian violated 15 U.S.C. § 1681i(a)(6) and 15 U.S.C. § 1681i(a)(7) when it failed to provide any notice of any reinvestigation of the debt to Plaintiff and failed to provide any notice of any description of reinvestigation procedure.

77. Defendant Experian violated 15 U.S.C. § 1681i(b) for failing to provide Plaintiff with a statement of dispute after any reinvestigation that did not resolve the dispute.

78. Defendants Experian violated 15 U.S.C. § 1681i(c) for failing to clearly note that the Debt was disputed by Plaintiff.

79. Defendants Experian violated 15 U.S.C. § 1681i(d) for failing to furnish notification of deletion of disputed information to Plaintiff.

80. Pursuant to 15 U.S.C. 1681, Plaintiff is entitled to actual or statutory damages, attorney's fees, court costs, and punitive damages for willful violations.

**COUNT IV**  
**VIOLATIONS OF THE TEXAS COLLECTION PRACTICES ACT**  
**Tex. Fin. Code Ann. § 292 *et seq.* AGAINST DEFENDANT KIRBY**

81. Plaintiff re-alleges and incorporates by reference all paragraphs above in this Complaint as though fully set out herein.

82. Defendant Kirby violated the TDCA at Tex. Fin. Code Ann. § 392.303(2), when it attempted to collect a debt that was not owed and charges, fees, or expenses not expressly authorized by the agreement creating the obligation or legally chargeable to the consumer.

83. For these reasons Defendant Kirby is liable to the Plaintiff for damages, cost, and attorney's fees.

**COUNT V**  
**VIOLATIONS OF THE TEXAS COLLECTION PRACTICES ACT**  
**Tex. Fin. Code Ann. § 292 *et seq.* AGAINST DEFENDANT CMRE**

84. Plaintiff re-alleges and incorporates by reference all paragraphs above in this Complaint as though fully set out herein.

85. Defendant CMRE violated the TDCA at Tex. Fin. Code Ann. § 392.303(2), when it attempted to collect a debt that was not owed and charges, fees, or expenses not expressly authorized by the agreement creating the obligation or legally chargeable to the consumer.

86. For these reasons Defendant CMRE is liable to the Plaintiff for damages, cost, and attorney's fees.

**DEMAND FOR TRIAL BY JURY**

87. Pursuant to Rule 38 of the Federal Rules of Civil Procedure, Plaintiff requests a trial by jury on all issues and counts so triable. The appropriate fee has been paid.

**REQUEST FOR DISCLOSURES**

88. Pursuant to Rule 194 of the Texas Rules of Civil Procedure, the Plaintiff requests that the Defendants disclose, within fifty (50) days of original service of the request, the information or material that is described in Rule 194.2.

**PRAYER FOR RELIEF**

WHEREFORE, PREMISES CONSIDERED, Plaintiff DONALD S. WORLEY requests that Defendants CMRE FINANCIAL SERVICES, EXPERIAN INFORMATION SERVICES, INC. d/b/a EXPERIAN, and KIRBY EMERGENCY PHYSICIANS, PLLC each be cited to appear and answer herein and upon final hearing hereof, Plaintiff have judgment of and against Defendants as follows:

- (1) an award enjoining Defendants from reporting and collecting the debt;
- (2) a declaratory judgment be entered that the conduct of Defendants complained of herein violated the Fair Debt Collection Practices Act ("FDCPA"), Fair Credit Reporting Act ("FCRA") and the Texas Debt Collection Act ("TDCA").
- (3) an award for all actual damages, exemplary damages, emotional/mental anguish damages, all attorney's fees, costs of court, and pre-and post-judgment interest at the highest lawful rates;
- (4) an award of statutory damages pursuant to the FDCPA;

- (5) an award of punitive damages in the amount of \$500,000 pursuant to the FCRA;
- (6) an award of costs and reasonable attorney's fees pursuant to the FDCPA, FCRA, and the TDCA; and
- (7) Any such other and further relief as may be just and proper.

Respectfully submitted,

/s/ Michelle Eddington  
Michelle Eddington  
Texas State Bar No. 24041034  
michelle@mcdonaldworley.com  
MCDONALD WORLEY, PC  
1770 St. James Place, Suite 100  
Houston, Texas 77056  
(713) 523-5500 (Telephone)  
(713) 523-5501 (Facsimile)

**ATTORNEY FOR PLAINTIFF,  
DONALD S. WORLEY**

2020-43267 / Court: 125



Credit Report Prepared For:

**DONALD S WORLEY**

Experian Report As Of: Apr 29, 2020

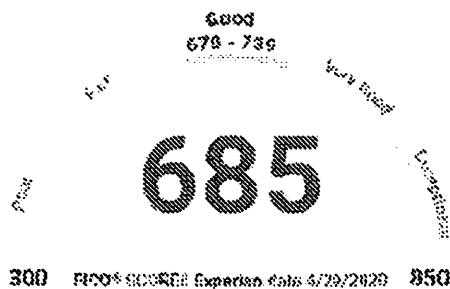
Personal & Confidential



Date of Report: Apr 29, 2020

Experian

## Credit Score



Your score is near or slightly above the average of U.S. consumers and most lenders consider this a good score.

## What's helping your score?

## Long Credit History

I have an established credit history.

My oldest account was opened

Years, 7 Months ago

FICO® Scores measure the age of the oldest account and the average age of all accounts being reported. Generally speaking, having a relatively long credit history and not opening many new accounts is reflective of lower risk.

High Achievers opened their oldest account 25 years ago, on average.

## Many Accounts Paid On Time

I have many accounts that are in good standing.

Number of your accounts currently being paid as agreed  
accounts

FICO® Scores consider the number of accounts that are being paid as agreed - in your case this number is high. Staying current and paying bills on time demonstrates lower risk.

High Achievers have an average of 6 accounts currently being paid as agreed.

## Substantial Installment Loan Repayment

My balances on mortgage and/or non-mortgage installment loans are low or substantially paid off.

Percentage of principal you have paid down on your open non-mortgage installment loans.  
%

FICO® Scores evaluate the total outstanding installment loan balances in relation to the original loan amounts on those accounts. Having substantial payments on mortgage and/or non-mortgage installment loans is seen as lower risk. As installment loan balances decrease, they have less impact on a FICO® Score. Note, consolidating or moving debt from one account to another will usually not help a FICO® Score since the same total amount is owed and the score may go down due to opening a new account.

High Achievers have paid down an average of 40% of the principal on their non-mortgage installment loans.

## What's hurting your score?

## Negative Items

I have a serious delinquency or derogatory indicator, public record and/or collection on your credit report.

Number of your accounts that were ever 60 days late or worse or have a derogatory indicator

ment risk. Most collections, public records and delinquencies stay on the report for no more than seven years - though there are certain items that could remain longer. As these items age, they will have less impact on the FICO® Score. Satisfying the public record or paying off the collection will not remove the item from a credit report. And it will still be considered by a FICO® Score as long as it is reported.

But 1% of FICO High Achievers have a 50 days late payment or worse listed on their credit report.

### Recent Missed Payment

I recently missed a payment or had a derogatory indicator reported on your credit report.

My most recent missed payment happened  
10 months ago

The presence of missed or late payments or derogatory indicators on a credit report, including the number of missed payments, how late they were and how recently they occurred, are correlated with future credit risk. Generally speaking, people who consistently pay their bills on time are less risky compared to people with recently missed payments. As missed payments age, they have less impact on a FICO® Score.

But 98% of FICO High Achievers have no missed payments at all. But of those who do, the missed payment happened nearly 4 years ago, on average.

### Recent Collection And/Or PR

I have a recent public record and/or collection on your credit report.

My most recent collection occurred  
1 year, 7 Months ago

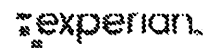
The recency of a derogatory public record (such as a bankruptcy) or collection is a powerful predictor of future payment risk. Note, satisfying the public record or paying off the collection will not remove the item and it will still be considered by a FICO® Score as long as it is reported. As these items age, they have less impact on a FICO® Score. Most public records and collections stay on your report for no more than seven years though there are certain items that could remain longer.

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|                |                 |                    |                  |                       |                     |
|----------------|-----------------|--------------------|------------------|-----------------------|---------------------|
| <i>Summary</i> | <i>Accounts</i> | <i>Collections</i> | <i>Inquiries</i> | <i>Public Records</i> | <i>Credit Score</i> |
|----------------|-----------------|--------------------|------------------|-----------------------|---------------------|

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Date of Report: Apr 29, 2020



## Disclaimer

### Disclaimer

#### About your FICO® Score 8 or other FICO Scores

FICO® Score 8 powered by Experian data is formulated using the information in your credit file at the time it is requested. Many but not all lenders use FICO® Score 8. In addition to the FICO® Score 8, we may offer and provide other base or industry-specific FICO® Scores (such as FICO® Auto Scores and FICO® Bankcard Scores). The other FICO® Scores made available are calculated from versions of the base and industry-specific FICO® Score models.

FICO® Scores (including the FICO® Score 8) range from 300 to 850. Industry-specific FICO® Scores range from 250-900. Higher scores represent a greater likelihood that you'll pay back your debts so you are viewed as being a lower credit risk to lenders. A lower FICO® Score indicates to lenders that you may be a higher credit risk. There are many scoring models used in the marketplace. The type of score used, and its associated risk levels, may vary from lender to lender. But regardless of what scoring model is used, they all have one purpose: to summarize your creditworthiness. Keep in mind that your score is just one factor used in the application process and other factors, such as your annual salary and length of employment, may also be considered by lenders when you apply for a loan.

#### What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders. A lender or insurer may use a different FICO® Score than FICO® Score 8 or other base or industry-specific FICO Scores provided by us, or different scoring models to determine how you score.

Date of Report: Apr 29, 2020

Experian

## Account Summary

### My Personal Information

## Name

DONALD S WORLEY

## Personal Statement(s)

No Statement(s) present at this time

## Also Known As

DONALD D WORLEY

## Birth Year

1967

## Addresses

877 MICHIGAN DR  
LOS ANGELES, CA 90047-1633

16711 CEDAR CREEK DR  
HOUSTON, TX 77060-2305

1770 GARYT JAMES PL SUITE 100  
HOUSTON, TX 77059-3408

## Employer(s)

MCDONALD WORLEY PC

THE CHAFFIN LAW FIRM

*Summary**Accounts**Collections**Inquiries**Public Records**Credit Score*

Date of Report: Apr 29, 2020

Experian

## Account Summary

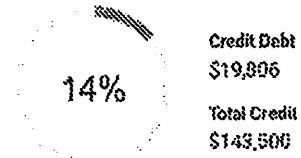
### My Accounts Summary

|                        |              |
|------------------------|--------------|
| Open Credit Cards      | 8            |
| Open Retail Cards      | 1            |
| Open Real Estate Loans | 0            |
| Open Installment Loans | 1            |
| Total Open Accounts    | 11           |
| Accounts Ever Late     | 2            |
| Collections Accounts   | 1            |
| Average Account Age    | 12 yrs 3 mos |
| Oldest Account         | 28 yrs 7 mos |

### My Hard Credit Inquiries

8

### My Overall Credit Usage



### My Debt Summary

|                             |                 |
|-----------------------------|-----------------|
| Credit and Retail Card Debt | \$19,806        |
| Real Estate Debt            | \$0             |
| Installment Loans Debt      | \$13,900        |
| Collections Debt            | \$0             |
| <b>Total Debt</b>           | <b>\$33,706</b> |

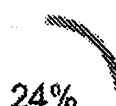
### My Public Records

0

Date of Report: Apr 29, 2020

Experian

## Open Accounts

|                        |              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                             |
|------------------------|--------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                        |              | AMEX                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                             |
|                        |              | 3499                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                             |
| <b>ACCOUNT DETAILS</b> |              | <b>CREDIT USAGE</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                             |
| Account Name           |              | AMEX                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  <p>Low Credit Usage<br/>Keeping your account balances as low as possible can have a positive impact on your credit.</p> |
| Account #              | 3499         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                             |
| Original Creditor      |              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                             |
| Company Sold           |              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                             |
| Account Type           | REVOLVING    | <b>CONTACT INFORMATION</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                             |
| Date Opened            | Apr 03, 1995 | PO BOX 297871<br>FORT LAUDERDALE, FL 33379<br>(800) 874-2717                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                             |
| Account Status         | Open         | <b>PAYMENT HISTORY</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                             |
| Payment Status         | Current      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                             |
| Status Updated         | Apr 01, 2020 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                             |
| Balance                | \$4,712      | <div>2020</div> <div>Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec</div> <div> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> </div> |                                                                                                                                                                                                             |
| Balance Updated        | Apr 27, 2020 | <div>2019</div> <div>Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec</div> <div> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> </div> |                                                                                                                                                                                                             |
| Credit Limit           | \$19,500     | <div>2018</div> <div>Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec</div> <div> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> </div> |                                                                                                                                                                                                             |
| Monthly Payment        | \$94         | <div>2017</div> <div>Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec</div> <div> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> </div> |                                                                                                                                                                                                             |
| Past Due Amount        |              | <div>2016</div> <div>Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec</div> <div> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> </div> |                                                                                                                                                                                                             |
| Highest Balance        | \$26,446     | <div>2015</div> <div>Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec</div> <div> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> </div> |                                                                                                                                                                                                             |
| Terms                  | Revolving    | <div>2014</div> <div>Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec</div> <div> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> </div> |                                                                                                                                                                                                             |
| Responsibility         | Individual   | <div>2013</div> <div>Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec</div> <div> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> </div> |                                                                                                                                                                                                             |
| Your Statement         |              | <div>2012</div> <div>Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec</div> <div> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> </div> |                                                                                                                                                                                                             |
| Comments               |              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                             |

OK

Data Unavailable

Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score

Date of Report: Apr 29, 2020

experian.

AMEX  
3496

Experian

## ACCOUNT DETAILS

## CREDIT USAGE

Account Name AMEX

Account # 3496

Original Creditor

Company Sold

Account Type REVOLVING

Date Opened Sep 18, 1995

Account Status Open

Payment Status Current

Status Updated Apr 01, 2020

Balance \$0

Balance Updated Apr 14, 2020

Credit Limit \$500

Monthly Payment \$35

Past Due Amount -

Highest Balance \$561

Terms Revolving

Responsibility Individual

Your Statement

Comments

0%

No Credit Usage

You have no account balance. Keeping your account balances as low as possible can have a positive impact on your credit.

## CONTACT INFORMATION

PO BOX 297871  
FORT LAUDERDALE, FL 33329  
(800) 874-2717

## PAYMENT HISTORY

| 2020                                |                                     |                                     |                                     | 2019                                |                                     |                                     |                                     | 2018                                |                                     |                                     |                                     |
|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| Jan                                 | Feb                                 | Mar                                 | Apr                                 | Jan                                 | Feb                                 | Mar                                 | Apr                                 | Jan                                 | Feb                                 | Mar                                 | Apr                                 |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| May                                 | Jun                                 | Jul                                 | Aug                                 | May                                 | Jun                                 | Jul                                 | Aug                                 | May                                 | Jun                                 | Jul                                 | Aug                                 |
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| Sep                                 | Oct                                 | Nov                                 | Dec                                 | Sep                                 | Oct                                 | Nov                                 | Dec                                 | Sep                                 | Oct                                 | Nov                                 | Dec                                 |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 2017                                |                                     |                                     |                                     | 2016                                |                                     |                                     |                                     | 2015                                |                                     |                                     |                                     |
| Jan                                 | Feb                                 | Mar                                 | Apr                                 | Jan                                 | Feb                                 | Mar                                 | Apr                                 | Jan                                 | Feb                                 | Mar                                 | Apr                                 |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| May                                 | Jun                                 | Jul                                 | Aug                                 | May                                 | Jun                                 | Jul                                 | Aug                                 | May                                 | Jun                                 | Jul                                 | Aug                                 |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Sep                                 | Oct                                 | Nov                                 | Dec                                 | Sep                                 | Oct                                 | Nov                                 | Dec                                 | Sep                                 | Oct                                 | Nov                                 | Dec                                 |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 2014                                |                                     |                                     |                                     | 2013                                |                                     |                                     |                                     |                                     |                                     |                                     |                                     |
| Jan                                 | Feb                                 | Mar                                 | Apr                                 | Jan                                 | Feb                                 | Mar                                 | Apr                                 |                                     |                                     |                                     |                                     |
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| May                                 | Jun                                 | Jul                                 | Aug                                 | May                                 | Jun                                 | Jul                                 | Aug                                 |                                     |                                     |                                     |                                     |
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| Sep                                 | Oct                                 | Nov                                 | Dec                                 | Sep                                 | Oct                                 | Nov                                 | Dec                                 |                                     |                                     |                                     |                                     |
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☒ OK☐ Data Unavailable

Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score

Date of Report: Apr 29, 2020

Experian

BANK OF AMERICA, N.A.  
7100

## ACCOUNT DETAILS

## CREDIT USAGE

Account Name **BANK OF AMERICA, N.A.**

Account # **7100**

Original Creditor

Company Sold

Account Type **REVOLVING**

Date Opened **Oct 01, 1997**

Account Status **Open**

Payment Status **Current**

Status Updated **Mar 01, 2020**

Balance **\$0**

Balance Updated **Mar 31, 2020**

Credit Limit **\$10,000**

Monthly Payment **\$32**

Past Due Amount

Highest Balance **\$10,000**

Terms **Revolving**

Responsibility **Joint Account**

Your Statement

Comments

0%

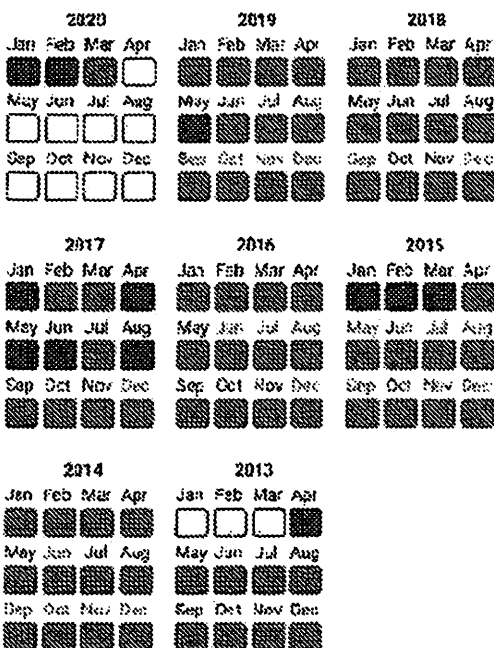
No Credit Usage

You have no account balance. Keeping your account balances as low as possible can have a positive impact on your credit.

## CONTACT INFORMATION

4905 SAVARESE CIR  
TAMPA, FL 33634  
(800) 669-6607

## PAYMENT HISTORY



OK

Data Unavailable

Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score

Date of Report: Apr 29, 2020

experian.

COMENITY BANK/PTTRYBRN  
5856

Credit

## ACCOUNT DETAILS

Account Name COMENITY BANK/PTTRYBRN

Account # 5856

Original Creditor

Company Sold

Account Type REVOLVING

Date Opened Sep 21, 2004

Account Status Open

Payment Status Current

Status Updated Apr 01, 2020

Balance \$0

Balance Updated Apr 25, 2020

Credit Limit \$6,000

Monthly Payment \$0

Past Due Amount

Highest Balance \$3,143

Terms Revolving

Responsibility Authorized User

Your Statement

Comments

## CREDIT USAGE

0%

No Credit Usage

You have no account balance.

Keeping your account balances as low as possible can have a positive impact on your credit.

## CONTACT INFORMATION

PO BOX 102789

COLUMBUS, OH 43218

## PAYMENT HISTORY

| 2020                                |                                     |                                     |                                     | 2019                                |                                     |                                     |                                     | 2018                                |                                     |                                     |                                     |
|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| Jan                                 | Feb                                 | Mar                                 | Apr                                 | Jan                                 | Feb                                 | Mar                                 | Apr                                 | Jan                                 | Feb                                 | Mar                                 | Apr                                 |
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| May                                 | Jun                                 | Jul                                 | Aug                                 | May                                 | Jun                                 | Jul                                 | Aug                                 | May                                 | Jun                                 | Jul                                 | Aug                                 |
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| Sep                                 | Oct                                 | Nov                                 | Dec                                 | Sep                                 | Oct                                 | Nov                                 | Dec                                 | Sep                                 | Oct                                 | Nov                                 | Dec                                 |
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| 2017                                |                                     |                                     |                                     | 2016                                |                                     |                                     |                                     | 2015                                |                                     |                                     |                                     |
| Jan                                 | Feb                                 | Mar                                 | Apr                                 | Jan                                 | Feb                                 | Mar                                 | Apr                                 | Jan                                 | Feb                                 | Mar                                 | Apr                                 |
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| May                                 | Jun                                 | Jul                                 | Aug                                 | May                                 | Jun                                 | Jul                                 | Aug                                 | May                                 | Jun                                 | Jul                                 | Aug                                 |
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| Sep                                 | Oct                                 | Nov                                 | Dec                                 | Sep                                 | Oct                                 | Nov                                 | Dec                                 | Sep                                 | Oct                                 | Nov                                 | Dec                                 |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 2014                                |                                     |                                     |                                     | 2013                                |                                     |                                     |                                     |                                     |                                     |                                     |                                     |
| Jan                                 | Feb                                 | Mar                                 | Apr                                 | Jan                                 | Feb                                 | Mar                                 | Apr                                 |                                     |                                     |                                     |                                     |
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| May                                 | Jun                                 | Jul                                 | Aug                                 | May                                 | Jun                                 | Jul                                 | Aug                                 |                                     |                                     |                                     |                                     |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |                                     |                                     |                                     |                                     |
| Sep                                 | Oct                                 | Nov                                 | Dec                                 | Sep                                 | Oct                                 | Nov                                 | Dec                                 |                                     |                                     |                                     |                                     |
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☒ OK☐ Data Unavailable

Summary Accounts (Open) Collections Inquiries Public Records Credit Score

Date of Report: Apr 29, 2020

experian.

BANK OF TEXAS  
1106

Experian

## ACCOUNT DETAILS

## CREDIT USAGE

Account Name **BANK OF TEXAS**

Account # **1106**

Original Creditor

Company Sold

Account Type **REVOLVING**

Date Opened **Mar 26, 2007**

Account Status **Open**

Payment Status **Current**

Status Updated **Mar 01, 2012**

Balance **\$0**

Balance Updated **Mar 31, 2012**

Credit Limit **\$10,000**

Monthly Payment **\$20**

Past Due Amount

Highest Balance **\$6,005**

Terms **Revolving**

Responsibility **Individual**

Your Statement

Comments

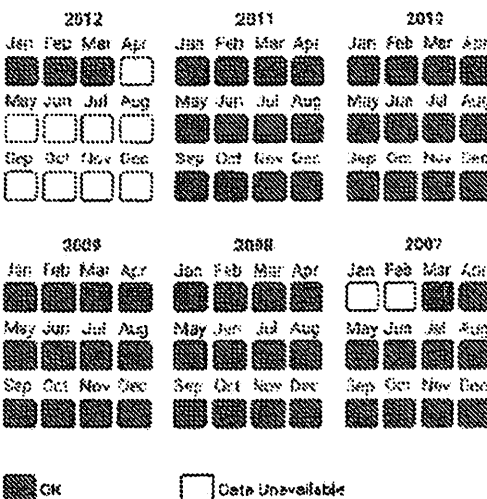
0%

No Credit Usage  
You have no account balance.  
Keeping your account balances  
as low as possible can have a  
positive impact on your credit.

## CONTACT INFORMATION

1 BANK OF OKLAHOMA TOWER  
TULSA, OK 74182  
(918) 595-3026

## PAYMENT HISTORY



Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score

Date of Report: Apr 29, 2020

experian.

JPMCB CARD  
4147

## ACCOUNT DETAILS

Account Name JPMCB CARD

Account # 4147

Original Creditor

Company Site

Account Type REVOLVING

Date Opened May 23, 2009

Account Status Open

Payment Status Current

Status Updated Apr 01, 2020

Balance \$3,375

Balance Updated Apr 22, 2020

Credit Limit \$37,200

Monthly Payment \$35

Past Due Amount

Highest Balance \$36,584

Terms Revolving

Responsibility Authorized User

Your Statement

Comments

## CREDIT USAGE

Low Credit Usage

Keeping your account balances as low as possible can have a positive impact on your credit.

9%

## CONTACT INFORMATION

PO BOX 15369  
WILMINGTON, DE 19850  
(800) 945-2000

## PAYMENT HISTORY

| 2020 |     |     |     | 2019 |     |     |     | 2018 |     |     |     |
|------|-----|-----|-----|------|-----|-----|-----|------|-----|-----|-----|
| Jan  | Feb | Mar | Apr | Jan  | Feb | Mar | Apr | Jan  | Feb | Mar | Apr |
| May  | Jun | Jul | Aug | May  | Jun | Jul | Aug | May  | Jun | Jul | Aug |
| Sep  | Oct | Nov | Dec | Sep  | Oct | Nov | Dec | Sep  | Oct | Nov | Dec |
| Jan  | Feb | Mar | Apr | Jan  | Feb | Mar | Apr | Jan  | Feb | Mar | Apr |
| May  | Jun | Jul | Aug | May  | Jun | Jul | Aug | May  | Jun | Jul | Aug |
| Sep  | Oct | Nov | Dec | Sep  | Oct | Nov | Dec | Sep  | Oct | Nov | Dec |
| Jan  | Feb | Mar | Apr | Jan  | Feb | Mar | Apr | Jan  | Feb | Mar | Apr |
| May  | Jun | Jul | Aug | May  | Jun | Jul | Aug | May  | Jun | Jul | Aug |
| Sep  | Oct | Nov | Dec | Sep  | Oct | Nov | Dec | Sep  | Oct | Nov | Dec |
| Jan  | Feb | Mar | Apr | Jan  | Feb | Mar | Apr | Jan  | Feb | Mar | Apr |
| May  | Jun | Jul | Aug | May  | Jun | Jul | Aug | May  | Jun | Jul | Aug |
| Sep  | Oct | Nov | Dec | Sep  | Oct | Nov | Dec | Sep  | Oct | Nov | Dec |

OK

Data Unavailable

Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score

Date of Report: Apr 29, 2020

experian.

JPMCB CARD  
4388

## ACCOUNT DETAILS

Account Name JPMCB CARD  
 Account # 4388  
 Original Creditor  
 Company Sold  
 Account Type REVOLVING  
 Date Opened Jan 26, 2013  
 Account Status Open  
 Payment Status Current  
 Status Updated Apr 01, 2020  
 Balance \$1,252  
 Balance Updated Apr 24, 2020  
 Credit Limit \$15,300  
 Monthly Payment \$35  
 Past Due Amount  
 Highest Balance \$47,064  
 Terms Revolving  
 Responsibility Individual  
 Your Statement  
 Comments

## CREDIT USAGE

8%

Low Credit Usage  
 Keeping your account balances  
 as low as possible can have a  
 positive impact on your credit.

## CONTACT INFORMATION

PO BOX 15369  
 WILMINGTON, DE 19850  
 (800) 945-2000

## PAYMENT HISTORY

| 2020                                |                                     |                                     |                                     | 2019                                |                                     |                                     |                                     | 2018                                |                                     |                                     |                                     |
|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| Jan                                 | Feb                                 | Mar                                 | Apr                                 | Jan                                 | Feb                                 | Mar                                 | Apr                                 | Jan                                 | Feb                                 | Mar                                 | Apr                                 |
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| May                                 | Jun                                 | Jul                                 | Aug                                 | May                                 | Jun                                 | Jul                                 | Aug                                 | May                                 | Jun                                 | Jul                                 | Aug                                 |
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| Sep                                 | Oct                                 | Nov                                 | Dec                                 | Sep                                 | Oct                                 | Nov                                 | Dec                                 | Sep                                 | Oct                                 | Nov                                 | Dec                                 |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 2017                                |                                     |                                     |                                     | 2016                                |                                     |                                     |                                     | 2015                                |                                     |                                     |                                     |
| Jan                                 | Feb                                 | Mar                                 | Apr                                 | Jan                                 | Feb                                 | Mar                                 | Apr                                 | Jan                                 | Feb                                 | Mar                                 | Apr                                 |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| May                                 | Jun                                 | Jul                                 | Aug                                 | May                                 | Jun                                 | Jul                                 | Aug                                 | May                                 | Jun                                 | Jul                                 | Aug                                 |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Sep                                 | Oct                                 | Nov                                 | Dec                                 | Sep                                 | Oct                                 | Nov                                 | Dec                                 | Sep                                 | Oct                                 | Nov                                 | Dec                                 |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 2014                                |                                     |                                     |                                     | 2013                                |                                     |                                     |                                     |                                     |                                     |                                     |                                     |
| Jan                                 | Feb                                 | Mar                                 | Apr                                 | Jan                                 | Feb                                 | Mar                                 | Apr                                 |                                     |                                     |                                     |                                     |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |                                     |                                     |                                     |                                     |
| May                                 | Jun                                 | Jul                                 | Aug                                 | May                                 | Jun                                 | Jul                                 | Aug                                 |                                     |                                     |                                     |                                     |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |                                     |                                     |                                     |                                     |
| Sep                                 | Oct                                 | Nov                                 | Dec                                 | Sep                                 | Oct                                 | Nov                                 | Dec                                 |                                     |                                     |                                     |                                     |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |                                     |                                     |                                     |                                     |

☒ OK☐ Data Unavailable

Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score

Date of Report: Apr 28, 2020

experian.

FROST BANK  
1001

## ACCOUNT DETAILS

Account Name FROST BANK

Account # 1091

Original Creditor

Company Sold

Account Type REVOLVING

Date Opened May 15, 2014

Account Status Open

Payment Status Current

Status Updated Mar 01, 2020

Balance \$9,589

Balance Updated Mar 31, 2020

Credit Limit \$10,000

Monthly Payment \$198

Past Due Amount

Highest Balance \$10,000

Terms Revolving

Responsibility Individual

Your Statement

Comments

## CREDIT USAGE

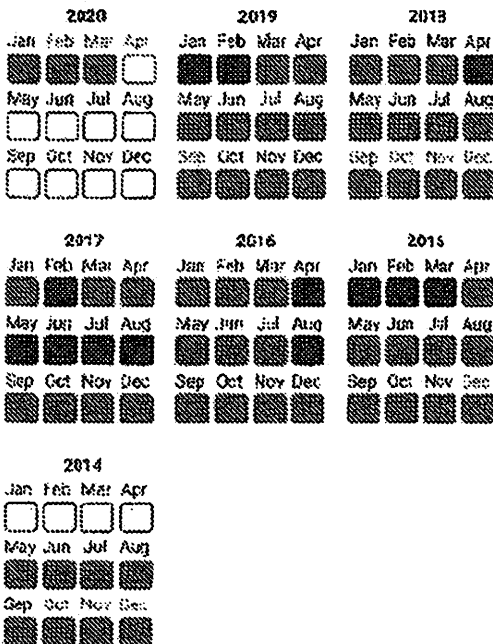


High Credit Usage  
Keeping your account balances as low as possible can have a positive impact on your credit.

## CONTACT INFORMATION

PO BOX 1600  
SAN ANTONIO, TX 78296  
(210) 220-4011

## PAYMENT HISTORY



OK

Data Unavailable

Summary Accounts (Open) Collections Inquiries Public Records Credit Score

Date of Report: Apr 29, 2020

experian.

JPMCB CARD  
4266

## ACCOUNT DETAILS

Account Name JPMCB CARD

Account # 4266

Original Creditor

Company Sold

Account Type REVOLVING

Date Opened Aug 09, 2015

Account Status Open

Payment Status Current

Status Updated Apr 01, 2020

Balance \$334

Balance Updated Apr 08, 2020

Credit Limit \$4,000

Monthly Payment \$35

Past Due Amount

Highest Balance \$4,120

Terms Revolving

Responsibility Individual

Your Statement

Comments

## CREDIT USAGE

8%

Low Credit Usage  
Keeping your account balances  
as low as possible can have a  
positive impact on your credit.

## CONTACT INFORMATION

PO BOX 15264  
WILMINGTON, DE 19850  
(800) 945-2000

## PAYMENT HISTORY

| 2020                                |                                     |                                     |                                     | 2019                                |                                     |                                     |                                     | 2018                                |                                     |                                     |                                     |
|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| Jan                                 | Feb                                 | Mar                                 | Apr                                 | Jan                                 | Feb                                 | Mar                                 | Apr                                 | Jan                                 | Feb                                 | Mar                                 | Apr                                 |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| May                                 | Jun                                 | Jul                                 | Aug                                 | May                                 | Jun                                 | Jul                                 | Aug                                 | May                                 | Jun                                 | Jul                                 | Aug                                 |
| <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Sep                                 | Oct                                 | Nov                                 | Dec                                 | Sep                                 | Oct                                 | Nov                                 | Dec                                 | Sep                                 | Oct                                 | Nov                                 | Dec                                 |
| <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 2017                                |                                     |                                     |                                     | 2016                                |                                     |                                     |                                     | 2015                                |                                     |                                     |                                     |
| Jan                                 | Feb                                 | Mar                                 | Apr                                 | Jan                                 | Feb                                 | Mar                                 | Apr                                 | Jan                                 | Feb                                 | Mar                                 | Apr                                 |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            |
| May                                 | Jun                                 | Jul                                 | Aug                                 | May                                 | Jun                                 | Jul                                 | Aug                                 | May                                 | Jun                                 | Jul                                 | Aug                                 |
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| Sep                                 | Oct                                 | Nov                                 | Dec                                 | Sep                                 | Oct                                 | Nov                                 | Dec                                 | Sep                                 | Oct                                 | Nov                                 | Dec                                 |
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☒ OK☐ Data Unavailable

Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score

Date of Report: Apr 23, 2020

Experian.

MERCEDES BENZ FINANCIA  
5001

## ACCOUNT DETAILS

Account Name MERCEDES BENZ FINANCIA

Account # 5001

Original Creditor -

Company Sold -

Account Type INSTALLMENT

Date Opened Feb 22, 2019

Account Status Open

Payment Status Current

Status Updated Mar 01, 2020

Balance \$13,957

Balance Updated Mar 31, 2020

Original Balance \$22,899

Monthly Payment \$634

Past Due Amount -

Highest Balance -

Terms 36 Months

Responsibility Individual

Your Statement -

Comments -

## CONTACT INFORMATION

36455 CORPORATE DR  
FARMINGTON HILLS, MI 48331  
BYMAILONLY

## PAYMENT HISTORY

| 2020                                |                                     |                                     |                                     | 2019                                |                                     |                                     |                                     |
|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| Jan                                 | Feb                                 | Mar                                 | Apr                                 | Jan                                 | Feb                                 | Mar                                 | Apr                                 |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| May                                 | Jun                                 | Jul                                 | Aug                                 | May                                 | Jun                                 | Jul                                 | Aug                                 |
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| Sep                                 | Oct                                 | Nov                                 | Dec                                 | Sep                                 | Oct                                 | Nov                                 | Dec                                 |
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☒ OK ☐ Data Unavailable

Summary Accounts (Open) Collections Inquiries Public Records Credit Score

Date of Report: Apr 29, 2020

Experian.

JPMCB CARD  
4417

## ACCOUNT DETAILS

Account Name JPMCB CARD

Account # 4417

Original Creditor

Company Sold

Account Type REVOLVING

Date Opened Sep 12, 1991

Account Status Open

Payment Status Current

Status Updated Apr 01, 2020

Balance \$544

Balance Updated Apr 24, 2020

Credit Limit \$30,000

Monthly Payment \$50

Past Due Amount

Highest Balance \$44,813

Terms Revolving

Responsibility Individual

Your Statement

Comments

## CREDIT USAGE

Low Credit Usage

Keeping your account balances as low as possible can have a positive impact on your credit.

2%

## CONTACT INFORMATION

PO BOX 15369  
WILMINGTON, DE 19850  
(800) 945-2000

## PAYMENT HISTORY

| 2020                                |                                     |                                     |                                     | 2019                                |                                     |                                     |                                     | 2018                                |                                     |                                     |                                     |
|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| Jan                                 | Feb                                 | Mar                                 | Apr                                 | Jan                                 | Feb                                 | Mar                                 | Apr                                 | Jan                                 | Feb                                 | Mar                                 | Apr                                 |
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| May                                 | Jun                                 | Jul                                 | Aug                                 | May                                 | Jun                                 | Jul                                 | Aug                                 | May                                 | Jun                                 | Jul                                 | Aug                                 |
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| Sep                                 | Oct                                 | Nov                                 | Dec                                 | Sep                                 | Oct                                 | Nov                                 | Dec                                 | Sep                                 | Oct                                 | Nov                                 | Dec                                 |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 2017                                |                                     |                                     |                                     | 2016                                |                                     |                                     |                                     | 2015                                |                                     |                                     |                                     |
| Jan                                 | Feb                                 | Mar                                 | Apr                                 | Jan                                 | Feb                                 | Mar                                 | Apr                                 | Jan                                 | Feb                                 | Mar                                 | Apr                                 |
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| May                                 | Jun                                 | Jul                                 | Aug                                 | May                                 | Jun                                 | Jul                                 | Aug                                 | May                                 | Jun                                 | Jul                                 | Aug                                 |
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| Sep                                 | Oct                                 | Nov                                 | Dec                                 | Sep                                 | Oct                                 | Nov                                 | Dec                                 | Sep                                 | Oct                                 | Nov                                 | Dec                                 |
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| 2014                                |                                     |                                     |                                     | 2013                                |                                     |                                     |                                     |                                     |                                     |                                     |                                     |
| Jan                                 | Feb                                 | Mar                                 | Apr                                 | Jan                                 | Feb                                 | Mar                                 | Apr                                 |                                     |                                     |                                     |                                     |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |                                     |                                     |                                     |                                     |
| May                                 | Jun                                 | Jul                                 | Aug                                 | May                                 | Jun                                 | Jul                                 | Aug                                 |                                     |                                     |                                     |                                     |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |                                     |                                     |                                     |                                     |
| Sep                                 | Oct                                 | Nov                                 | Dec                                 | Sep                                 | Oct                                 | Nov                                 | Dec                                 |                                     |                                     |                                     |                                     |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |                                     |                                     |                                     |                                     |

☒ OK☐ Data Unavailable

Summary

Accounts (Open)

Collections

Inquiries

Public Records

Credit Score

Date of Report: Apr 29, 2020

experian.

## Closed Accounts

ALLY FINANCIAL  
6119

Closed

## ACCOUNT DETAILS

## CONTACT INFORMATION

Account Name

ALLY FINANCIAL

200 RENAISSANCE CTR

Account #

6119

DETROIT, MI 48243

(800) 200-4622

Original Creditor

## PAYMENT HISTORY

Company Sold

2016

Account Type

INSTALLMENT

Jan Feb Mar Apr

☐ ☐ ☐ ☒

May Jun Jul Aug

☒ ☒ ☒ ☒

Sep Oct Nov Dec

☐ ☐ ☐ ☐

Date Opened

Mar 19, 2016

Account Status

Closed

Payment Status

Paid satisfactorily

☒ OK☐ Data Unavailable

Status Updated

Aug 01, 2016

Balance

Balance Updated

Aug 03, 2016

Original Balance

\$16,700

Monthly Payment

Past Due Amount

Highest Balance

Terms

36 Months

Responsibility

Joint Account

Your Statement

Comments

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

Date of Report: Apr 29, 2020

Experian

ALLY FINANCIAL  
6119

Close

## ACCOUNT DETAILS

## CONTACT INFORMATION

Account Name ALLY FINANCIAL

Account # 6119

Original Creditor

Company Sold

Account Type **INSTALLMENT**

Date Opened Feb 26, 2011

Account Status Closed

Payment Status Paid satisfactorily

Status Updated Sep 01, 2011

Balance

Balance Updated Sep 01, 2011

Original Balance \$28,977

Monthly Payment

Past Due Amount

Highest Balance

Terms 60 Months

Responsibility Individual

Your Statement

Comments

200 RENAISSANCE CTR  
DETROIT, MI 48243  
(800) 260-4622

## PAYMENT HISTORY

2011

|                                     |                                     |                                     |                                     |
|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| Jan                                 | Feb                                 | Mar                                 | Apr                                 |
| <input type="checkbox"/>            | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| May                                 | Jun                                 | Jul                                 | Aug                                 |
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| Sep                                 | Oct                                 | Nov                                 | Dec                                 |
| <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            |

☒ OK☐ Data Unavailable

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

Date of Report: Apr 29, 2020

Experian.

BANK OF AMERICA, N.A.  
6501

Closed

## ACCOUNT DETAILS

Account Name **BANK OF AMERICA, N.A.**

Account # **6501**

Original Creditor **.**

Company Sold **.**

Account Type **INSTALLMENT**

Date Opened **May 15, 2015**

Account Status **Closed**

Payment Status **Paid satisfactorily**

Status Updated **Jun 01, 2017**

Balance **.**

Balance Updated **Jun 30, 2017**

Original Balance **\$51,508**

Monthly Payment **.**

Past Due Amount **.**

Highest Balance **.**

Terms **66 Months**

Responsibility **Individual**

Your Statement **.**

Comments **.**

## CONTACT INFORMATION

4909 SAVARESE CIR  
TAMPA, FL 33634  
(800) 669-6607

## PAYMENT HISTORY

| 2017 |     |     |     | 2016 |     |     |     | 2015 |     |     |     |
|------|-----|-----|-----|------|-----|-----|-----|------|-----|-----|-----|
| Jan  | Feb | Mar | Apr | Jan  | Feb | Mar | Apr | Jan  | Feb | Mar | Apr |
|      |     |     |     |      |     |     |     |      |     |     |     |
| May  | Jun | Jul | Aug | May  | Jun | Jul | Aug | May  | Jun | Jul | Aug |
|      |     |     |     |      |     |     |     |      |     |     |     |
| Sep  | Oct | Nov | Dec | Sep  | Oct | Nov | Dec | Sep  | Oct | Nov | Dec |
|      |     |     |     |      |     |     |     |      |     |     |     |

OK

Data Unavailable

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

Date of Report: Apr 29, 2020

Experian.

CBNA  
4269

Close

## ACCOUNT DETAILS

Account Name CBNA

Account # 4269

Original Creditor

Company Sold

Account Type REVOLVING

Date Opened Mar 23, 2014

Account Status Closed

Payment Status Paid satisfactorily

Status Updated Jan 01, 2017

Balance

Balance Updated Jan 28, 2017

Credit Limit \$2,000

Monthly Payment

Past Due Amount

Highest Balance \$2,000

Terms Revolving

Responsibility Individual

Your Statement

Comments Credit line closed-grantor request-reported by subscriber

## CREDIT USAGE

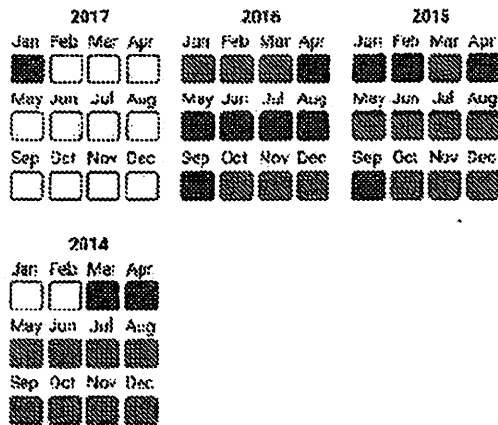
N/A

Unknown Credit Usage  
Credit usage could not be  
calculated for this account  
because either the balance  
and/or credit limit were not  
reported.

## CONTACT INFORMATION

50 NORTHWEST POINT ROAD  
ELK GROVE VILLAGE, IL 60007

## PAYMENT HISTORY



Date of Report: Apr 28, 2020

experian.

FIFTH THIRD BANK NA  
8XXXX

Close:

## ACCOUNT DETAILS

## CONTACT INFORMATION

Account Name FIFTH THIRD BANK NA

Account # 8XXXX

Original Creditor -

Company Sold -

Account Type INSTALLMENT

Date Opened Aug 24, 2012

Account Status Closed

Payment Status Paid satisfactorily

Status Updated Oct 01, 2013

Balance -

Balance Updated Oct 31, 2013

Original Balance \$23,198

Monthly Payment -

Past Due Amount -

Highest Balance -

Terms 60 Months

Responsibility Individual

Your Statement -

Comments -

5050 KINGSLEY DR  
CINCINNATI, OH 45227  
(800) 972-3030

## PAYMENT HISTORY

| 2013 |     |     |     | 2012 |     |     |     |
|------|-----|-----|-----|------|-----|-----|-----|
| Jan  | Feb | Mar | Apr | Jan  | Feb | Mar | Apr |
|      |     |     |     |      |     |     |     |
| May  | Jun | Jul | Aug | May  | Jun | Jul | Aug |
|      |     |     |     |      |     |     |     |
| Sep  | Oct | Nov | Dec | Sep  | Oct | Nov | Dec |
|      |     |     |     |      |     |     |     |

OK Data Unavailable

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

Date of Report: Apr 29, 2020

experian.

JPMCB CARD  
4081

Close

## ACCOUNT DETAILS

## CREDIT USAGE

Account Name JPMCB CARD

Account # 4081

Original Creditor

Company Sold

Account Type REVOLVING

Date Opened Apr 07, 2006

Account Status Closed

Payment Status Paid satisfactorily

Status Updated Apr 01, 2015

Balance

Balance Updated Apr 14, 2015

Credit Limit \$1,500

Monthly Payment

Past Due Amount

Highest Balance \$16,747

Terms Revolving

Responsibility Individual

Your Statement

Comments Credit line closed-consumer request-reported by subscriber

N/A

Unknown Credit Usage  
Credit usage could not be  
calculated for this account  
because either the balance  
and/or credit limit were not  
reported.

## CONTACT INFORMATION

PO BOX 15369  
WILMINGTON, DE 19850  
(800) 945-2300

## PAYMENT HISTORY

| 2015                                |                                     |                                     |                                     | 2014                                |                                     |                                     |                                     | 2013                                |                                     |                                     |                                     |
|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| Jan                                 | Feb                                 | Mar                                 | Apr                                 | Jan                                 | Feb                                 | Mar                                 | Apr                                 | Jan                                 | Feb                                 | Mar                                 | Apr                                 |
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| May                                 | Jun                                 | Jul                                 | Aug                                 | May                                 | Jun                                 | Jul                                 | Aug                                 | May                                 | Jun                                 | Jul                                 | Aug                                 |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Sep                                 | Oct                                 | Nov                                 | Dec                                 | Sep                                 | Oct                                 | Nov                                 | Dec                                 | Sep                                 | Oct                                 | Nov                                 | Dec                                 |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 2012                                |                                     |                                     |                                     | 2011                                |                                     |                                     |                                     | 2010                                |                                     |                                     |                                     |
| Jan                                 | Feb                                 | Mar                                 | Apr                                 | Jan                                 | Feb                                 | Mar                                 | Apr                                 | Jan                                 | Feb                                 | Mar                                 | Apr                                 |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| May                                 | Jun                                 | Jul                                 | Aug                                 | May                                 | Jun                                 | Jul                                 | Aug                                 | May                                 | Jun                                 | Jul                                 | Aug                                 |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Sep                                 | Oct                                 | Nov                                 | Dec                                 | Sep                                 | Oct                                 | Nov                                 | Dec                                 | Sep                                 | Oct                                 | Nov                                 | Dec                                 |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 2009                                |                                     |                                     |                                     | 2008                                |                                     |                                     |                                     |                                     |                                     |                                     |                                     |
| Jan                                 | Feb                                 | Mar                                 | Apr                                 | Jan                                 | Feb                                 | Mar                                 | Apr                                 |                                     |                                     |                                     |                                     |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |                                     |                                     |                                     |                                     |
| May                                 | Jun                                 | Jul                                 | Aug                                 | May                                 | Jun                                 | Jul                                 | Aug                                 |                                     |                                     |                                     |                                     |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |                                     |                                     |                                     |                                     |
| Sep                                 | Oct                                 | Nov                                 | Dec                                 | Sep                                 | Oct                                 | Nov                                 | Dec                                 |                                     |                                     |                                     |                                     |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |                                     |                                     |                                     |                                     |

☒ OK☐ Data Unavailable

Account closed at consumer's request

Summary Accounts (Closed) Collections Inquiries Public Records Credit Score

Date of Report: Apr 29, 2020

experian.

MERCEDES BENZ FINANCIA  
7003

Closed

## ACCOUNT DETAILS

## CONTACT INFORMATION

Account Name MERCEDES BENZ FINANCIA

Account # 7003

Original Creditor

Company Sold

Account Type INSTALLMENT

Date Opened May 27, 2014

Account Status Closed

Payment Status Charge off

Status Updated Feb 01, 2020

Balance \$29

Balance Updated Mar 31, 2020

Original Balance \$30,506

Monthly Payment

Past Due Amount

Highest Balance

Terms 36 Months

Responsibility Individual

Your Statement

Comments Affected by natural disaster

35455 CORPORATE DR  
FARMINGTON HILLS, MI 48331  
BY MAIL ONLY

## PAYMENT HISTORY

| 2020                     |                          |                          |                          | 2019                     |                          |                          |                          | 2018                     |                          |                          |                          |
|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Jan                      | Feb                      | Mar                      | Apr                      | Jan                      | Feb                      | Mar                      | Apr                      | Jan                      | Feb                      | Mar                      | Apr                      |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| May                      | Jun                      | Jul                      | Aug                      | May                      | Jun                      | Jul                      | Aug                      | May                      | Jun                      | Jul                      | Aug                      |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Sep                      | Oct                      | Nov                      | Dec                      | Sep                      | Oct                      | Nov                      | Dec                      | Sep                      | Oct                      | Nov                      | Dec                      |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2017                     |                          |                          |                          | 2016                     |                          |                          |                          | 2015                     |                          |                          |                          |
| Jan                      | Feb                      | Mar                      | Apr                      | Jan                      | Feb                      | Mar                      | Apr                      | Jan                      | Feb                      | Mar                      | Apr                      |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| May                      | Jun                      | Jul                      | Aug                      | May                      | Jun                      | Jul                      | Aug                      | May                      | Jun                      | Jul                      | Aug                      |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Sep                      | Oct                      | Nov                      | Dec                      | Sep                      | Oct                      | Nov                      | Dec                      | Sep                      | Oct                      | Nov                      | Dec                      |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2014                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |                          |
| Jan                      | Feb                      | Mar                      | Apr                      |                          |                          |                          |                          |                          |                          |                          |                          |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |                          |                          |                          |                          |                          |                          |                          |                          |
| May                      | Jun                      | Jul                      | Aug                      |                          |                          |                          |                          |                          |                          |                          |                          |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |                          |                          |                          |                          |                          |                          |                          |                          |
| Sep                      | Oct                      | Nov                      | Dec                      |                          |                          |                          |                          |                          |                          |                          |                          |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |                          |                          |                          |                          |                          |                          |                          |                          |

☐ OK ☐ Negative  
☐ Data Unavailable

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

Date of Report: Apr 29, 2020

Experian.

MERCEDES BENZ FINANCIA  
5000

Close

## ACCOUNT DETAILS

## CONTACT INFORMATION

Account Name MERCEDES BENZ FINANCIA

Account # 5000

Original Creditor

Company Sold

Account Type INSTALLMENT

Date Opened Dec 26, 2016

Account Status Closed

Payment Status Paid satisfactorily

Status Updated May 01, 2019

Balance

Balance Updated May 31, 2019

Original Balance \$31,493

Monthly Payment

Past Due Amount

Highest Balance

Terms 30 Months

Responsibility Individual

Your Statement

Comments

36455 CORPORATE DR  
FARMINGTON HILLS, MI 48331  
BYMAIL ONLY

## PAYMENT HISTORY

| 2019 |     |     |     | 2018 |     |     |     | 2017 |     |     |     |
|------|-----|-----|-----|------|-----|-----|-----|------|-----|-----|-----|
| Jan  | Feb | Mar | Apr | Jan  | Feb | Mar | Apr | Jan  | Feb | Mar | Apr |
|      |     |     |     |      |     |     |     |      |     |     |     |
| May  | Jun | Jul | Aug | May  | Jun | Jul | Aug | May  | Jun | Jul | Aug |
|      |     |     |     |      |     |     |     |      |     |     |     |
| Sep  | Oct | Nov | Dec | Sep  | Oct | Nov | Dec | Sep  | Oct | Nov | Dec |
|      |     |     |     |      |     |     |     |      |     |     |     |

OK

Data Unavailable

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

Date of Report: Apr 29, 2020

experian

TEXAS DOW EMPLOYEES CU  
2431

Close

## ACCOUNT DETAILS

Account Name TEXAS DOW EMPLOYEES CU

Account # 2431

Original Creditor

Company Sold

Account Type INSTALLMENT

Date Opened Dec 16, 2014

Account Status Closed

Payment Status Paid satisfactorily

Status Updated Oct 01, 2015

Balance

Balance Updated Oct 01, 2015

Original Balance \$25,000

Monthly Payment

Past Due Amount

Highest Balance

Terms 72 Months

Responsibility Joint Account

Your Statement

Comments

## CONTACT INFORMATION

1001 FM 2004 RD  
LAKE JACKSON, TX 77566  
(979) 297-1154

## PAYMENT HISTORY

2015

| Jan | Feb | Mar | Apr |
|-----|-----|-----|-----|
|     |     |     |     |
| May | Jun | Jul | Aug |
|     |     |     |     |
| Sep | Oct | Nov | Dec |
|     |     |     |     |

OK

Data Unavailable

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

Date of Report: Apr 29, 2020

experian.

US BANK  
5146

Close

## ACCOUNT DETAILS

## CONTACT INFORMATION

Account Name US BANK

Account # 5146

Original Creditor

Company Sold

Account Type INSTALLMENT

Date Opened Jun 02, 2014

Account Status Closed

Payment Status Paid satisfactorily

Status Updated Aug 01, 2016

Balance

Balance Updated Aug 31, 2015

Original Balance \$11,335

Monthly Payment

Past Due Amount

Highest Balance

Terms 48 Months

Responsibility Individual

Your Statement

Comments

PO BOX 5227  
CINCINNATI, OH 45201  
(800) 331-4738

## PAYMENT HISTORY

| 2015 |     |     |     | 2014 |     |     |     |
|------|-----|-----|-----|------|-----|-----|-----|
| Jan  | Feb | Mar | Apr | Jan  | Feb | Mar | Apr |
|      |     |     |     |      |     |     |     |
| May  | Jun | Jul | Aug | May  | Jun | Jul | Aug |
|      |     |     |     |      |     |     |     |
| Sep  | Oct | Nov | Dec | Sep  | Oct | Nov | Dec |
|      |     |     |     |      |     |     |     |

OK Data Unavailable

[Summary](#)
[Accounts \(Closed\)](#)
[Collections](#)
[Inquiries](#)
[Public Records](#)
[Credit Score](#)

Date of Report: Apr 29, 2020

experian.

ALLY FINANCIAL  
08491

Close

## ACCOUNT DETAILS

Account Name ALLY FINANCIAL

Account # 08491

Original Creditor

Company Sold

Account Type **INSTALLMENT**

Date Opened **Apr 30, 2010**

Account Status **Closed**

Payment Status **Paid satisfactorily**

Status Updated **Sep 01, 2012**

Balance

Balance Updated **Sep 03, 2012**

Original Balance **\$54,908**

Monthly Payment

First Due Amount

Highest Balance

Terms **60 Months**

Responsibility **Individual**

Your Statement

Comments

## CONTACT INFORMATION

200 RENAISSANCE CTR. # RD  
DETROIT, MI 48243  
(800) 200-4622

## PAYMENT HISTORY

| 2012 |     |     |     | 2011 |     |     |     | 2010 |     |     |     |
|------|-----|-----|-----|------|-----|-----|-----|------|-----|-----|-----|
| Jan  | Feb | Mar | Apr | Jan  | Feb | Mar | Apr | Jan  | Feb | Mar | Apr |
|      |     |     |     |      |     |     |     |      |     |     |     |
| May  | Jun | Jul | Aug | May  | Jun | Jul | Aug | May  | Jun | Jul | Aug |
|      |     |     |     |      |     |     |     |      |     |     |     |
| Sep  | Oct | Nov | Dec | Sep  | Oct | Nov | Dec | Sep  | Oct | Nov | Dec |
|      |     |     |     |      |     |     |     |      |     |     |     |

OK

Date Unavailable

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

Date of Report: Apr 29, 2020

Experian

BANK OF AMERICA  
XXXX

Closed

## ACCOUNT DETAILS

## CREDIT USAGE

Account Name BANK OF AMERICA

Account # XXXX

Original Creditor

Company Sold

Account Type REVOLVING

Date Opened Jan 26, 2004

Account Status Closed

Payment Status Current

Status Updated Feb 01, 2017

Balance \$0

Balance Updated Feb 04, 2017

Credit Limit \$24,400

Monthly Payment \$201

Past Due Amount

Highest Balance \$69,840

Terms Revolving

Responsibility Joint Account

Your Statement

Comments Credit line closed-consumer request-reported by subscriber

0%

No Credit Usage

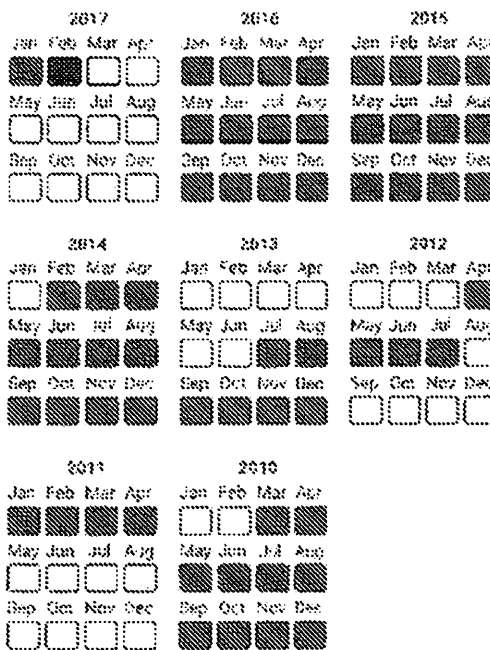
You have no account balance.

Keeping your account balances as low as possible can have a positive impact on your credit

## CONTACT INFORMATION

PO BOX 982238  
EL PASO, TX 79938

## PAYMENT HISTORY



OK Data Unavailable

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

Date of Report: Apr 29, 2020

experian.

BANK OF AMERICA, N.A.  
7106

Close

## ACCOUNT DETAILS

## CREDIT USAGE

Account Name **BANK OF AMERICA, N.A.**

Account # **7106**

Original Creditor

Company Sold

Account Type **REVOLVING**

Date Opened **Oct 09, 1997**

Account Status **Closed**

Payment Status **Paid satisfactorily**

Status Updated **Aug 01, 2014**

Balance

Balance Updated **Aug 31, 2014**

Credit Limit **\$0**

Monthly Payment

Past Due Amount

Highest Balance **\$1,050**

Terms **Revolving**

Responsibility **Joint Account**

Your Statement

Comments **Credit line closed-consumer request-reported by subscriber**

N/A

Unknown Credit Usage  
Credit usage could not be  
calculated for this account  
because either the balance  
and/or credit limit were not  
reported.

## CONTACT INFORMATION

4909 SAVARESE CIR  
TAMPA, FL 33634  
(800) 669-6607

## PAYMENT HISTORY

| 2014                                |                                     |                                     |                                     | 2013                                |                                     |                                     |                                     | 2012                                |                                     |                                     |                                     |
|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| Jan                                 | Feb                                 | Mar                                 | Apr                                 | Jan                                 | Feb                                 | Mar                                 | Apr                                 | Jan                                 | Feb                                 | Mar                                 | Apr                                 |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| May                                 | Jun                                 | Jul                                 | Aug                                 | May                                 | Jun                                 | Jul                                 | Aug                                 | May                                 | Jun                                 | Jul                                 | Aug                                 |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Sep                                 | Oct                                 | Nov                                 | Dec                                 | Sep                                 | Oct                                 | Nov                                 | Dec                                 | Sep                                 | Oct                                 | Nov                                 | Dec                                 |
| <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 2011                                |                                     |                                     |                                     | 2010                                |                                     |                                     |                                     | 2009                                |                                     |                                     |                                     |
| Jan                                 | Feb                                 | Mar                                 | Apr                                 | Jan                                 | Feb                                 | Mar                                 | Apr                                 | Jan                                 | Feb                                 | Mar                                 | Apr                                 |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| May                                 | Jun                                 | Jul                                 | Aug                                 | May                                 | Jun                                 | Jul                                 | Aug                                 | May                                 | Jun                                 | Jul                                 | Aug                                 |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Sep                                 | Oct                                 | Nov                                 | Dec                                 | Sep                                 | Oct                                 | Nov                                 | Dec                                 | Sep                                 | Oct                                 | Nov                                 | Dec                                 |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 2008                                |                                     |                                     |                                     | 2007                                |                                     |                                     |                                     |                                     |                                     |                                     |                                     |
| Jan                                 | Feb                                 | Mar                                 | Apr                                 | Jan                                 | Feb                                 | Mar                                 | Apr                                 |                                     |                                     |                                     |                                     |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            |                                     |                                     |                                     |                                     |
| May                                 | Jun                                 | Jul                                 | Aug                                 | May                                 | Jun                                 | Jul                                 | Aug                                 |                                     |                                     |                                     |                                     |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            |                                     |                                     |                                     |                                     |
| Sep                                 | Oct                                 | Nov                                 | Dec                                 | Sep                                 | Oct                                 | Nov                                 | Dec                                 |                                     |                                     |                                     |                                     |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |                                     |                                     |                                     |                                     |

☒ OK☐ Data Unavailable

Account closed at consumer's request

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

Date of Report: Apr 29, 2020

Experian

DISCOVER FIN SVCS LLC  
6011

Close

## ACCOUNT DETAILS

Account Name DISCOVER FIN SVCS LLC

Account # 6011

Original Creditor

Company Sold

Account Type REVOLVING

Date Opened Apr 18, 1996

Account Status Closed

Payment Status Paid satisfactorily

Status Updated Nov 01, 2019

Balance

Balance Updated Nov 13, 2019

Credit Limit \$9,100

Monthly Payment

Past Due Amount -

Highest Balance \$10,300

Terms Revolving

Responsibility Individual

Your Statement

Comments

## CREDIT USAGE

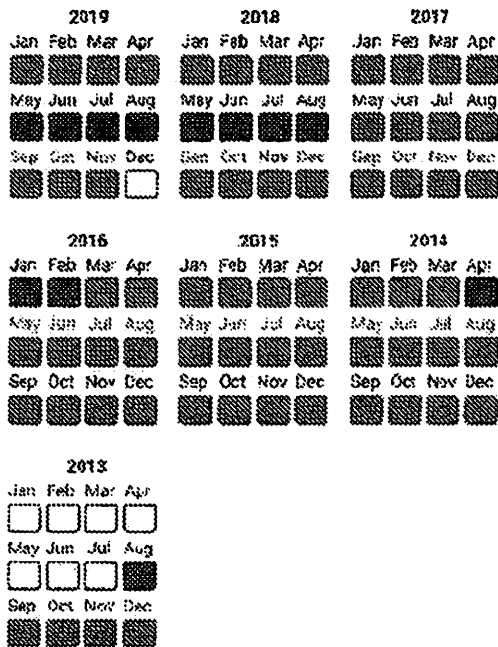
N/A

Unknown Credit Usage  
Credit usage could not be  
calculated for this account  
because either the balance  
and/or credit limit were not  
reported

## CONTACT INFORMATION

PO BOX 15316  
WILMINGTON, DE 19850  
(800) 347-2683

## PAYMENT HISTORY



OK

Data Unavailable

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

Date of Report: Apr 29, 2020

experian.

FIRST COMMUNITY CRED U  
2384

Closed

## ACCOUNT DETAILS

Account Name FIRST COMMUNITY CRED U

Account # 2384

Original Creditor

Company Sold

Account Type INSTALLMENT

Date Opened Aug 09, 2011

Account Status Closed

Payment Status Paid satisfactorily

Status Updated Jun 01, 2014

Balance

Balance Updated Jun 30, 2014

Original Balance \$33,442

Monthly Payment

Past Due Amount

Highest Balance

Terms 61 Months

Responsibility Individual

Your Statement

Comments

## CONTACT INFORMATION

15260 FM 829 RD  
HOUSTON, TX 77495  
(281) 866-5300

## PAYMENT HISTORY

| 2014                                |                                     |                                     |                                     | 2013                                |                                     |                                     |                                     | 2012                                |                                     |                                     |                                     |
|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| Jan                                 | Feb                                 | Mar                                 | Apr                                 | Jan                                 | Feb                                 | Mar                                 | Apr                                 | Jan                                 | Feb                                 | Mar                                 | Apr                                 |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| May                                 | Jun                                 | Jul                                 | Aug                                 | May                                 | Jun                                 | Jul                                 | Aug                                 | May                                 | Jun                                 | Jul                                 | Aug                                 |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Sep                                 | Oct                                 | Nov                                 | Dec                                 | Sep                                 | Oct                                 | Nov                                 | Dec                                 | Sep                                 | Oct                                 | Nov                                 | Dec                                 |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 2011                                |                                     |                                     |                                     |                                     |                                     |                                     |                                     |                                     |                                     |                                     |                                     |
| Jan                                 | Feb                                 | Mar                                 | Apr                                 |                                     |                                     |                                     |                                     |                                     |                                     |                                     |                                     |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |                                     |                                     |                                     |                                     |                                     |                                     |                                     |                                     |
| May                                 | Jun                                 | Jul                                 | Aug                                 |                                     |                                     |                                     |                                     |                                     |                                     |                                     |                                     |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |                                     |                                     |                                     |                                     |                                     |                                     |                                     |                                     |
| Sep                                 | Oct                                 | Nov                                 | Dec                                 |                                     |                                     |                                     |                                     |                                     |                                     |                                     |                                     |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |                                     |                                     |                                     |                                     |                                     |                                     |                                     |                                     |

☒ OK☐ Data Unavailable

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

Date of Report: Apr 29, 2020

experian.

JPMCB HOME  
4194

Close

## ACCOUNT DETAILS

Account Name JPMCB HOME

Account # 4194

Original Creditor

Company Sold

Account Type **INSTALLMENT**

Date Opened **Apr 11, 1997**

Account Status **Closed**

Payment Status **Paid satisfactorily**

Status Updated **Sep 01, 2010**

Balance

Balance Updated **Sep 30, 2010**

Original Balance **\$2,900**

Monthly Payment

Past Due Amount

Highest Balance

Terms **Unknown**

Responsibility **Individual**

Your Statement

Comments

## CONTACT INFORMATION

700 KANSAS LN  
MONROE, LA 71203  
(800) 848-9136

## PAYMENT HISTORY

| 2010 |     |     |     | 2009 |     |     |     | 2008 |     |     |     |
|------|-----|-----|-----|------|-----|-----|-----|------|-----|-----|-----|
| Jan  | Feb | Mar | Apr | Jan  | Feb | Mar | Apr | Jan  | Feb | Mar | Apr |
|      |     |     |     |      |     |     |     |      |     |     |     |
| May  | Jun | Jul | Aug | May  | Jun | Jul | Aug | May  | Jun | Jul | Aug |
|      |     |     |     |      |     |     |     |      |     |     |     |
| Sep  | Oct | Nov | Dec | Sep  | Oct | Nov | Dec | Sep  | Oct | Nov | Dec |
|      |     |     |     |      |     |     |     |      |     |     |     |
| 2007 |     |     |     | 2006 |     |     |     | 2005 |     |     |     |
| Jan  | Feb | Mar | Apr | Jan  | Feb | Mar | Apr | Jan  | Feb | Mar | Apr |
|      |     |     |     |      |     |     |     |      |     |     |     |
| May  | Jun | Jul | Aug | May  | Jun | Jul | Aug | May  | Jun | Jul | Aug |
|      |     |     |     |      |     |     |     |      |     |     |     |
| Sep  | Oct | Nov | Dec | Sep  | Oct | Nov | Dec | Sep  | Oct | Nov | Dec |
|      |     |     |     |      |     |     |     |      |     |     |     |
| 2004 |     |     |     | 2003 |     |     |     |      |     |     |     |
| Jan  | Feb | Mar | Apr | Jan  | Feb | Mar | Apr |      |     |     |     |
|      |     |     |     |      |     |     |     |      |     |     |     |
| May  | Jun | Jul | Aug | May  | Jun | Jul | Aug |      |     |     |     |
|      |     |     |     |      |     |     |     |      |     |     |     |
| Sep  | Oct | Nov | Dec | Sep  | Oct | Nov | Dec |      |     |     |     |
|      |     |     |     |      |     |     |     |      |     |     |     |

OK Data Unavailable

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

Date of Report: Apr 29, 2020

experian

MERCEDES BENZ FINANCIA  
5000

Close

## ACCOUNT DETAILS

Account Name MERCEDES BENZ FINANCIA

Account # 5000

Original Creditor

Company Sold

Account Type INSTALLMENT

Date Opened Dec 26, 2016

Account Status Closed

Payment Status Paid satisfactorily

Status Updated Jul 01, 2019

Balance

Balance Updated Jul 23, 2019

Original Balance \$31,493

Monthly Payment

Past Due Amount

Highest Balance

Terms 30 Months

Responsibility Individual

Your Statement

Comments

## CONTACT INFORMATION

36455 CORPORATE DR  
FARMINGTON HILLS, MI 48331  
BYMAILONLY

## PAYMENT HISTORY

| 2019 |     |     |     | 2018 |     |     |     | 2017 |     |     |     |
|------|-----|-----|-----|------|-----|-----|-----|------|-----|-----|-----|
| Jan  | Feb | Mar | Apr | Jan  | Feb | Mar | Apr | Jan  | Feb | Mar | Apr |
|      |     |     |     |      |     |     |     |      |     |     |     |
| May  | Jun | Jul | Aug | May  | Jun | Jul | Aug | May  | Jun | Jul | Aug |
|      |     |     |     |      |     |     |     |      |     |     |     |
| Sep  | Oct | Nov | Dec | Sep  | Oct | Nov | Dec | Sep  | Oct | Nov | Dec |
|      |     |     |     |      |     |     |     |      |     |     |     |

OK Data Unavailable

Summary

Accounts (Closed)

Collections

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Credit Score

Date of Report: Apr 29, 2020

Experian

SYNCR/PPC  
6044

Close

## ACCOUNT DETAILS

Account Name SYNCR/PPC

Account # 6044

Original Creditor

Company Sold

Account Type REVOLVING

Date Opened Aug 19, 2013

Account Status Closed

Payment Status Paid satisfactorily

Status Updated Nov 01, 2019

Balance

Balance Updated Nov 28, 2019

Credit Limit \$3,500

Monthly Payment

Past Due Amount

Highest Balance

Terms Revolving

Responsibility Individual

Your Statement

Comments Credit line closed-grantor request-reported by subscriber

## CREDIT USAGE

N/A

Unknown Credit Usage  
Credit usage could not be  
calculated for this account  
because either the balance  
and/or credit limit were not  
reported

## CONTACT INFORMATION

PO BOX 539975  
ORLANDO, FL 32896  
(844) 373-4961

## PAYMENT HISTORY

2019

| Jan                      | Febr                                | Mar                                 | Apr                      |
|--------------------------|-------------------------------------|-------------------------------------|--------------------------|
| <input type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/> |
| May                      | Jun                                 | Jul                                 | Aug                      |
| <input type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/> |
| Sep                      | Oct                                 | Nov                                 | Dec                      |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

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Summary Accounts (Closed) Collections Inquiries Public Records Credit Score

Date of Report: Apr 29, 2020

Experian.

THD/CBNA  
6035

Close

## ACCOUNT DETAILS

Account Name THD/CBNA

Account # 603

Original Creditor

Company Sold

Account Type REVOLVING

Date Opened Aug 12, 1998

Account Status Closed

Payment Status Paid satisfactorily

Status Updated Nov 01, 2011

Balance

Balance Updated Nov 10, 2011

Credit Limit \$2,501

Monthly Payment

Past Due Amount

Highest Balance \$5,823

Terms Revolving

Responsibility Individual

Your Statement

Comments Credit line closed-grantor request-reported by subscriber

## CREDIT USAGE

Unknown Credit Usage:  
Credit usage could not be  
calculated for this account  
because either the balance  
and/or credit limit were not  
reported

N/A

## CONTACT INFORMATION

PO BOX 6497  
SIOUX FALLS, SD 57117  
BY MAIL ONLY

## PAYMENT HISTORY

| 2011                                |                                     |                                     |                                     | 2010                                |                                     |                                     |                                     | 2009                     |                          |                          |                                     |
|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|--------------------------|--------------------------|--------------------------|-------------------------------------|
| Jan                                 | Feb                                 | Mar                                 | Apr                                 | Jan                                 | Feb                                 | Mar                                 | Apr                                 | Jan                      | Feb                      | Mar                      | Apr                                 |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| May                                 | Jun                                 | Jul                                 | Aug                                 | May                                 | Jun                                 | Jul                                 | Aug                                 | May                      | Jun                      | Jul                      | Aug                                 |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| Sep                                 | Oct                                 | Nov                                 | Dec                                 | Sep                                 | Oct                                 | Nov                                 | Dec                                 | Sep                      | Oct                      | Nov                      | Dec                                 |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 2008                                |                                     |                                     |                                     | 2007                                |                                     |                                     |                                     | 2006                     |                          |                          |                                     |
| Jan                                 | Feb                                 | Mar                                 | Apr                                 | Jan                                 | Feb                                 | Mar                                 | Apr                                 | Jan                      | Feb                      | Mar                      | Apr                                 |
| <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| May                                 | Jun                                 | Jul                                 | Aug                                 | May                                 | Jun                                 | Jul                                 | Aug                                 | May                      | Jun                      | Jul                      | Aug                                 |
| <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| Sep                                 | Oct                                 | Nov                                 | Dec                                 | Sep                                 | Oct                                 | Nov                                 | Dec                                 | Sep                      | Oct                      | Nov                      | Dec                                 |
| <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| 2005                                |                                     |                                     |                                     | 2004                                |                                     |                                     |                                     |                          |                          |                          |                                     |
| Jan                                 | Feb                                 | Mar                                 | Apr                                 | Jan                                 | Feb                                 | Mar                                 | Apr                                 |                          |                          |                          |                                     |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            |                          |                          |                          |                                     |
| May                                 | Jun                                 | Jul                                 | Aug                                 | May                                 | Jun                                 | Jul                                 | Aug                                 |                          |                          |                          |                                     |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            |                          |                          |                          |                                     |
| Sep                                 | Oct                                 | Nov                                 | Dec                                 | Sep                                 | Oct                                 | Nov                                 | Dec                                 |                          |                          |                          |                                     |
| <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |                          |                          |                          |                                     |

☒ ON☐ Data Unavailable

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

Date of Report: Apr 29, 2020

Experian

**Collections**CMRE, 877-572-7555  
T710IMXXXXXXXXXXXXXX**ACCOUNT DETAILS**

Account Name CMRE, 877-572-7555

Account # T710IMXXXXXXXXXXXXXX

Original Creditor KIRBY EMERGENCY PHYSICIANS

Company Sold -

Account Type COLLECTION

Date Opened Sep 06, 2018

Account Status -

Payment Status Legally paid in full for less than the full balance

Status Updated Jul 01, 2019

Balance -

Balance Updated Jul 15, 2019

Original Balance \$1,996

Monthly Payment -

Past Due Amount -

Highest Balance -

Terms 1 Month

Responsibility Individual

Your Statement -

Comments Election of remedy - reported by subscriber  
Account legally paid in full for less than the full balance

**CONTACT INFORMATION**

3675 E IMPERIAL HWY STE  
BREA, CA 92821  
(877) 572-7555

**PAYMENT HISTORY**

2019

|                          |                          |                                     |                          |
|--------------------------|--------------------------|-------------------------------------|--------------------------|
| Jan                      | Feb                      | Mar                                 | Apr                      |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> |
| May                      | Jun                      | Jul                                 | Aug                      |
| <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Sep                      | Oct                      | Nov                                 | Dec                      |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> |

☒ Negative ☐ Data Unavailable

Summary

Accounts

Collections

Inquiries

Public Records

Credit Score

Date of Report: Apr 29, 2020

experian.

## Inquiries

## Q USEMBUS ADMIN DDA

Inquiry Date Apr 19, 2020  
 Removal Date Apr 2022  
 Business Type Federal government  
 Contact Information 1 BALTIMORE PL NW STE 30  
 ATLANTA, GA 30308  
 (404) 347-3771

## Q BK OF AMER

Inquiry Date Jun 25, 2019  
 Removal Date Jun 2021  
 Business Type All banks - non specific  
 Contact Information 9000 SOUTHSIDE BLVD BLDG  
 JACKSONVILLE, FL 32256  
 (800) 215-6195

## Q BK OF AMER

Inquiry Date Jun 24, 2019  
 Removal Date Jun 2021  
 Business Type All banks - non specific  
 Contact Information 9050 SOUTHSIDE BLVD BLDG  
 JACKSONVILLE, FL 32256  
 (800) 215-6195

## Q CAPITAL ONE AUTO FIN

Inquiry Date Jun 24, 2019  
 Removal Date Jun 2021  
 Business Type Auto financing companies  
 Contact Information PO BOX 259407  
 PLANO, TX 75025  
 (800) 946-0332

## Q CHAMPION FORD

Inquiry Date Jun 24, 2019  
 Removal Date Jun 2021  
 Business Type Automobile dealers, new  
 Contact Information 20777 KATY FWY  
 KATY, TX 77450  
 (281) 579-9100

## Q MERCEDES BENZ OF SOUTH

Inquiry Date Feb 20, 2019  
 Removal Date Feb 2021  
 Business Type Automotive - non specific  
 Contact Information 3133 PACIFIC COAST HWY  
 TORRANCE, CA 90505  
 (310) 514-3333

Summary

Accounts

Collections

Inquiries

Public Records Credit Score

Date of Report: Apr 29, 2020

Experian.

**Q ON-SITE MANAGER INC**

Inquiry Date Feb 18, 2019  
 Removal Date Feb 2021  
 Business Type Tenant screeners (reseller)  
 Contact Information 307 ORCHARD CITY DR STE  
 CAMPBELL, CA 95008  
 (408) 795-4180

**Q CENTRAL CREDIT LLC**

Inquiry Date Jun 21, 2018  
 Removal Date Jun 2020  
 Business Type Finance reseller  
 Contact Information PO BOX 97398  
 LAS VEGAS, NV 89193  
 (702) 893-1900

RONALD S WORLEY - Experian  
Date of Report: Apr 29, 2020



## Public Records

» public records

CMRE FINANCIAL SERVICES, INC.  
3075 E IMPERIAL HWY SUITE 200  
BREA CA 92821-6753

2020-43267 / Court: 125

**CMRE**  
Financial Services, Inc.

Phone: (866) 206-1336  
customerservice@cmrefsi.com | www.cmrefsi.com  
Hours: 7:00 am - 5:30 pm Pacific Standard Time

026959

Notice: Please see reverse side for important  
information regarding your rights

WORLEY, DONALD S  
10711 CEDAR CREEK DR  
HOUSTON TX 77042-2305



Statement Date: June 20, 2019

Patient Name: WORLEY, DONALD S

## RESOLUTION OFFER

In an effort to assist you in resolving your account with KIRBY EMERGENCY PHYSICIANS, we can extend you an offer to resolve your account as follows:



Pay the resolution amount of  
\$788.17 by 08/03/2019  
Outstanding Account Balance  
Adjustment  
Resolution Amount

\$1,176.37  
\$388.20  
\$788.17



If you chose to accept this offer to resolve your  
account, please return your payment with the stub  
below.

This resolution offer only applies to the account listed below and does not apply to any other accounts you may have.

For your convenience, you may pay with your Visa, MasterCard, American Express, Discover Card, Western Union Quick Collect, personal check, or money order. To pay your bill online, go to [www.cmrefsi.com](http://www.cmrefsi.com). You may also access our automated payment center 24 hours a day, 7 days a week using your CMRE account number and PIN number located at the bottom left hand portion of this notice when making your payment.

If you have any questions regarding this offer please call (866) 206-1336. Thank you for your attention to this matter and we sincerely hope you will take advantage of this offer.

Calls to and from this office may be monitored or recorded.

Collections Representative  
866-206-1336

This is a communication from a debt collector.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

Please retain top portion for your records

S01

S01

|                      |                            |
|----------------------|----------------------------|
| CMRE Account #:      | 0046978870                 |
| Pin #:               | 8870                       |
| Phone:               | (866) 206-1336             |
| Patient:             | WORLEY, DONALD S           |
| Creditor Name:       | KIRBY EMERGENCY PHYSICIANS |
| Creditor Account #:  | 0026-1000023557-0073575211 |
| Outstanding Balance: | \$1,176.37                 |
| Adjustment:          | \$388.20                   |
| Resolution Amount:   | \$788.17                   |

To pay your bill online, go to [www.cmrefsi.com](http://www.cmrefsi.com)

Statement Date: June 20, 2019

Remit To:

CMRE FINANCIAL SERVICES, INC.  
3075 E IMPERIAL HWY SUITE 200  
BREA CA 92821-6753

EXHIBIT

B

**Important information about your debt.**

We are required under state law to notify consumers of the following rights. This list does not contain a complete list of rights that consumers have under state and federal law.

**California Residents:**

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair DEBT Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov). Nonprofit credit counseling services may be available in the area. State and federal law require debt collectors to treat you fairly, and prohibit debt collectors from making false statements or threats of violence, using obscene or profane language, and making improper communications with third parties, including your employer.

The Rosenthal Act, California Civil Code Section 1788.21, also requires that you notify your creditor within a reasonable amount of time of your change of name, address, or employment for any existing consumer credit.

**Colorado Residents:**

Colorado Location:

7200 S Alton Way Ste B180, Centennial, CO 80112

(303) 309-3839

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE

[WWW.COAG.GOV/CAR](http://WWW.COAG.GOV/CAR).

A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

**Connecticut Residents:**

Each hospital which holds or administers one or more hospital bed funds shall require its collection agents, in all bills and collection notices, to include a one-page summary describing the hospital bed fund and how to apply for such funds.

**Massachusetts Residents:****NOTICE OF IMPORTANT RIGHTS:**

You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten days unless you provide written confirmation of the request postmarked or delivered within seven days of such request. You may terminate this request by writing to the debt collector.

**Minnesota Residents:**

This collection agency is licensed by the Minnesota Department of Commerce, License Number: 40035249

**Nevada Residents:**

If you pay or agree to pay the debt or any portion of the debt, the payment or agreement to pay may be construed as:

- (1) An acknowledgment of the debt; and
  - (2) A waiver of any applicable statute of limitations set forth in NRS 11.190 that otherwise precludes the collection of the debt.
- If you do not understand or have questions concerning your legal rights or obligations relating to the debt, you should seek legal advice.

- (3) As used in this section, "Hospital" has the meaning ascribed to it in NRS 449.012.

**New York City Residents:**

This collection agency is licensed by the New York Department of Consumer Affairs, License Number: 3495596

**North Carolina Residents:**

This collection agency is licensed by the North Carolina Department of Insurance, Permit Number: 103839

**Tennessee Residents:**

This collection agency is licensed by the Tennessee Collection Service Board of the Department of Commerce and Insurance.

**Utah Residents:**

As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.



**MARILYN BURGESS**  
HARRIS COUNTY DISTRICT CLERK  
P.O. BOX 4651  
HOUSTON, TEXAS 77210-4651



7018 2290 0001 3525 4487

CERTIFIED MAIL



ZIP 77002  
041M12262396

neopost<sup>®</sup>  
07/27/2020  
FIRST-CLASS MAIL  
US POSTAGE \$009.40

CMRE FINANCIAL SERVICES INC  
C/O COGENCY GLOBAL INC  
1601 ELM ST SUITE 4360  
DALLAS, TEXAS 75201

2020-43267 125<sup>TH</sup> CRT

**CAUSE NO. 2020-43267**

**DONALD S. WORLEY,**

*Plaintiff,*

**v.**

**CMRE FINANCIAL SERVICES, INC.,  
EXPERIAN INFORMATION  
SOLUTIONS, INC. d/b/a EXPERIAN, and  
KIRBY EMERGENCY PHYSICIANS,  
PLLC,**

*Defendants.*

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**IN THE DISTRICT COURT OF**

**125TH JUDICIAL DISTRICT**

**HARRIS COUNTY, TEXAS**

**DEFENDANT CMRE FINANCIAL SERVICES, INC.'S  
ORIGINAL ANSWER TO PLAINTIFF'S ORIGINAL PETITION**

TO THE HONORABLE JUDGE OF SAID COURT:

COMES NOW, CMRE FINANCIAL SERVICES, INC., Defendant herein, and files its Original Answer and would respectfully show unto the Court as follows:

**GENERAL DENIAL**

As authorized by Rule 92, Texas Rules of Civil Procedure, Defendant generally denies each and every, all and singular, the allegations found in Plaintiff's Original Petition and, since they are allegations of fact, the Plaintiff should be required to prove the allegations asserted against Defendant by a preponderance of the evidence in accordance with the laws of the State of Texas.

**AFFIRMATIVE DEFENSES**

1. Any violation, if it occurred, was the result of a bona fide error.
2. Plaintiff's damages, if any, are the result of the actions of third parties over whom Defendant has no control.
3. Plaintiff's damages, if any, were pre-existing damages not caused by Defendant.

4. Plaintiff has failed to mitigate damages, if any.
5. Plaintiff proximately caused his own damages, if any.
6. Conditions precedent have not been met and have not been waived.

WHEREFORE, PREMISES CONSIDERED, Defendant respectfully asks the Court to:

- 1) Find Plaintiff's claims are not valid.
- 2) Enter judgment that Plaintiff take nothing from Defendant.

Dated: August 24, 2020.

Respectfully submitted,

**MALONE FROST MARTIN PLLC**

/s/Robbie Malone

ROBBIE MALONE

State Bar No. 12876450

Email: [rmalone@mamlaw.com](mailto:rmalone@mamlaw.com)

EUGENE XERXES MARTIN, IV

State Bar No. 24078928

Email: [xmartin@mamlaw.com](mailto:xmartin@mamlaw.com)

**MALONE FROST MARTIN PLLC**

NorthPark Central, Suite 1850

8750 North Central Expressway

Dallas, Texas 75231

T: 214-346-2630 | F: 214-346-2631

**COUNSEL FOR DEFENDANT**

**CMRE FINANCIAL SERVICES, INC.**

**CERTIFICATE OF SERVICE**

I hereby certify that a true and correct copy of the above and foregoing has been forwarded via **CM/ECF** and **CMRRR** on this 24<sup>th</sup> day of August, 2020.

**Michelle Eddington**  
[michelle@mcdonaldworley.com](mailto:michelle@mcdonaldworley.com)  
1770 St. James Place, Suite 100  
Houston, TX 77056  
Tel: (713) 523-5500  
Fax: (713) 523-5501

/s/Robbie Malone  
ROBBIE MALONE